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THE UNIVERSITY OF ALBERTA

A Formative Evaluation of the Cooperative Housing Program in Edmonton

by



Shirley Pauline Roozen

A THESIS

SUBMITTED TO THE FACULTY OF GRADUATE STUDIES AND RESEARCH

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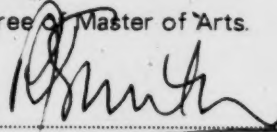
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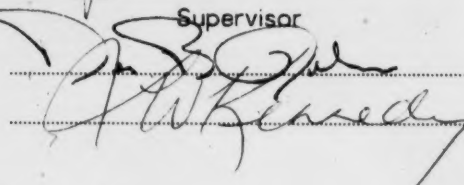


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The undersigned certify that they have read, and recommend to the Faculty of Graduate Studies and Research, for acceptance, a thesis entitled A Formative Evaluation of the Cooperative Housing Program in Edmonton submitted by Shirley Pauline Roozen in partial fulfilment of the requirements for the degree of Master of Arts.



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### Abstract

The provision of publicly subsidized accommodation to families and individuals who are incapable of acquiring adequate housing on the private market has been a commitment of the Government of Canada since 1938, when the first National Housing Act (NHA) was adopted. One of the most recent strategies for providing these social housing opportunities, as they are termed, has been through The Cooperative Housing Program (CHP). Essentially, CHP provides a system of grants and loans to non-profit continuing cooperatives which in return must agree to develop and operate housing appropriate to the needs of people who require public assistance to obtain adequate accommodation.

In this study CHP, as it is implemented in Edmonton, is examined to attempt to identify why biased target participation is occurring in the program. Biased target participation is described as a situation where a program is working to the predominant advantage of a subgroup of the designated target population. Based on the results of a survey of social housing clients, conducted by Canada Mortgage and Housing Corporation (CMHC) in 1982, it was found that, in Alberta at least, CHP is working to the predominant advantage of the moderate and high income subgroups of the target population. The low-income targets, whom the program is primarily intended to serve, are judged to be underrepresented in Alberta cooperatives.

Two explanations for the failure of CHP to attract low-income targets are forwarded for study. First, it is argued that low-income targets may not be participating in the program because the access strategy - the structural and organizational arrangements that allow target participation - as implemented by cooperatives in Edmonton may be presenting barriers to their full participation; second, that the low-income targets may be choosing to take advantage of other social housing alternatives because cooperative housing does not reflect their needs and desires and, in their eyes, it is not an attractive form of tenure.

To determine if biased target participation can be attributed to either or both of these aspects of the program, an interview-assisted questionnaire was distributed to 178 low-income households in Edmonton who are eligible but not participating in CHP. The survey was designed to collect information on their knowledge of the program, their

experiences with the selection procedures of Edmonton cooperatives and their housing needs and desires.

The results of the survey revealed that the majority of respondents had never heard of CHP, and only a small proportion of the remainder indicated sufficient knowledge of the program to be able to evaluate it against the other housing opportunities available to them. From their responses to the questions about housing needs and desires it would seem that, for the majority of respondents, the type of housing provided through CHP is an accurate reflection of their needs and desires and, if made aware of the program, they would likely find cooperative housing acceptable.

Three conclusions emerged from the study. First, it is believed that a considerable amount of bias in target participation can be attributed to the current strategy for marketing the program. Second, it is concluded that the amount of funding available to cooperatives to provide low-income households with an accommodation subsidy does not enable them to assist the very low-income families and individuals who rely on government transfer payments for their household income. Third, it is concluded that certain low-income program targets are underrepresented in CHP because of an incongruity between program offerings and client needs and desires.

Based on these conclusions several program modifications are suggested. First, CMHC and Edmonton housing cooperatives should implement a more aggressive marketing strategy designed to inform low-income targets of the program. Second, the method used by CMHC to calculate the funding available to cooperatives to subsidize their low-income members should be altered. More generally, it is recommended that federal housing administrators consider providing social housing opportunities directed at satisfying the needs and desires of those social housing clients who appear to be hard core renters.

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## Table of Contents

| Chapter                                                               | Page |
|-----------------------------------------------------------------------|------|
| 1. Introduction .....                                                 | 1    |
| 1.1 The General Problem .....                                         | 1    |
| 1.2 Program Evaluation Defined .....                                  | 5    |
| 1.3 The Purpose and Role of Evaluation in Public Programming .....    | 6    |
| 1.4 The Methodology of Program Evaluation .....                       | 7    |
| 1.4.1 The Systematic Approach To Conceptualizing Program Design ..... | 8    |
| 1.4.1.1 Goals and Objectives .....                                    | 10   |
| 1.4.1.2 The Delivery System .....                                     | 11   |
| 1.4.1.3 The Environment .....                                         | 11   |
| 1.4.1.4 Program Logic .....                                           | 11   |
| 1.5 Objectives of this Study .....                                    | 12   |
| 1.6 Summary .....                                                     | 13   |
| 2. The Delivery System .....                                          | 14   |
| 2.1 Introduction .....                                                | 14   |
| 2.2 Cooperative Organization .....                                    | 14   |
| 2.3 The Cooperative Housing Program .....                             | 17   |
| 2.3.1 Program Resources .....                                         | 18   |
| 2.3.2 Program Implementation Activities .....                         | 20   |
| 2.4 NHA Cooperative Housing Developments .....                        | 22   |
| 3. Program Logic .....                                                | 25   |
| 3.1 Introduction .....                                                | 25   |
| 3.2 Background .....                                                  | 25   |
| 3.3 Program Goals .....                                               | 31   |
| 3.4 Program Objectives .....                                          | 31   |
| 3.4.1 Modest Housing .....                                            | 31   |
| 3.4.2 Appropriate Housing .....                                       | 32   |
| 3.5 Program Logic .....                                               | 34   |
| 3.6 Summary .....                                                     | 36   |
| 4. Problem Specification .....                                        | 37   |
| 4.1 Introduction .....                                                | 37   |



|         |                                                                                                        |    |
|---------|--------------------------------------------------------------------------------------------------------|----|
| 4.2     | The Concept of Biased Target Participation .....                                                       | 37 |
| 4.2.1   | Low-income Targets Defined .....                                                                       | 38 |
| 4.2.2   | Moderate-income Targets Defined .....                                                                  | 40 |
| 4.2.3   | General Composition of the Low-income Target Population .....                                          | 40 |
| 4.3     | Problem Specification .....                                                                            | 43 |
| 4.4     | Explaining Program Failure .....                                                                       | 50 |
| 4.4.1   | Program Process - The Access Strategy .....                                                            | 50 |
| 4.4.2   | Program Logic .....                                                                                    | 52 |
| 4.4.2.1 | Assumption 1: The Requirements of An Adequate Living Environment .....                                 | 53 |
| 4.4.2.2 | Assumption 2: The Cooperative Way of Life .....                                                        | 58 |
| 4.5     | Research Questions .....                                                                               | 59 |
| 5.      | Research Methods .....                                                                                 | 61 |
| 5.1     | Introduction .....                                                                                     | 61 |
| 5.2     | Background .....                                                                                       | 61 |
| 5.2.1   | The Sample .....                                                                                       | 62 |
| 5.2.2   | Sampling procedure .....                                                                               | 66 |
| 5.2.3   | The Research Method .....                                                                              | 67 |
| 5.2.4   | Questionnaire Organization and Administration .....                                                    | 69 |
| 5.2.5   | Administration of the Interview and Response Rates .....                                               | 70 |
| 5.3     | Data Manipulation and Analysis .....                                                                   | 71 |
| 5.4     | Sample Description .....                                                                               | 71 |
| 6.      | Analysis of CHP Access Strategy .....                                                                  | 75 |
| 6.1     | Introduction .....                                                                                     | 75 |
| 6.2     | CHP Marketing Activities .....                                                                         | 75 |
| 6.2.1   | Knowledge of CHP Among the Total Sample of Community Housing Tenants .....                             | 76 |
| 6.3     | Differences in Knowledge of CHP Among Subgroups of the Total Sample of Community Housing Tenants ..... | 78 |
| 6.4     | The Selection Strategy .....                                                                           | 82 |
| 6.5     | Summary and Conclusions .....                                                                          | 85 |
| 7.      | Analysis of Program Logic .....                                                                        | 88 |



|       |                                                                             |     |
|-------|-----------------------------------------------------------------------------|-----|
| 7.1   | Introduction .....                                                          | 88  |
| 7.2   | Assumptions about the Requirements for an Adequate Living Environment ..... | 88  |
| 7.2.1 | Tenure Preference .....                                                     | 90  |
| 7.2.2 | Tenant Participation in Management .....                                    | 93  |
| 7.2.3 | The Acceptability of An Integrated Residential Environment .....            | 96  |
| 7.3   | Assumptions About the Attractiveness of the Cooperative Way of life .....   | 98  |
| 7.3.1 | Reasons for Preferring Ownership Tenure .....                               | 99  |
| 7.3.2 | Willingness and Ability to Participate in Management .....                  | 104 |
| 7.3.3 | Reasons For Preferring To Rent .....                                        | 107 |
| 7.4   | Summary and Conclusions .....                                               | 110 |
| 8.    | Summary and Conclusions .....                                               | 113 |
| 8.1   | Summary of the Problem, Research Methods and Results .....                  | 113 |
| 8.2   | Conclusions and Recommendations for Program Modifications .....             | 115 |
| 8.3   | Implications of this Study For the City of Edmonton .....                   | 118 |
| 8.4   | Evaluation of Research Methods .....                                        | 122 |
| 8.5   | Suggestions for Future Research .....                                       | 124 |
| 8.6   | Conclusion .....                                                            | 126 |
|       | Personal Communications .....                                               | 127 |
|       | Bibliography .....                                                          | 128 |
|       | Appendix I .....                                                            | 132 |

# List of Tables

| Table                                                                                                                                                                                     | Page |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|
| 2.1 Name and Address of Each Existing and Proposed Cooperative Housing Project in Edmonton, July 1982.....                                                                                | 24   |
| 3.1 Maximum Unit Price Guidelines, Edmonton 1983.....                                                                                                                                     | 33   |
| 4.1 Upper Limits of Income Quintiles For Families and Unattached Individuals in Canada, 1980.....                                                                                         | 39   |
| 4.2 Revised Low-income Cut-offs by Family Size in Urban Areas of Over 500,000 People in Canada, 1980.....                                                                                 | 41   |
| 4.3 Distribution of Occupants in Alberta Cooperatives By Household Composition and Annual Household Income....                                                                            | 44   |
| 4.4 Percent Distribution of Low-income Households in the CMHC Study Data (1982) and the Survey of Consumer Finances Study Data (1980).....                                                | 46   |
| 4.5 Percent Distribution of Low-income Families and Unattached Individuals in the CMHC Study Data (1982) and the Survey of Consumer Finances Study Data (1980)...                         | 48   |
| 4.6 Distribution of Single Unattached Individuals in Alberta Cooperatives by Annual Household Income.....                                                                                 | 48   |
| 5.1 Distribution of Community Housing Tenants by Annual Household Income and Household Composition, 1981.....                                                                             | 66   |
| 5.2 Distribution of Community Housing Units in the 15 Housing Projects Chosen to Survey by Number of Units Approached for an Interview (A) and the Number of Interviews Received (B)..... | 68   |
| 5.3 Distribution of Respondents by Household Composition and Annual Household Income.....                                                                                                 | 72   |
| 5.4 Distribution of Survey Respondents by Selected Characteristics.....                                                                                                                   | 73   |
| 5.5 Distribution of Families and Single Unattached Survey Respondents by Selected Characteristics.....                                                                                    | 74   |
| 6.1 Distribution of Respondents by Their Familiarity with Cooperative Housing.....                                                                                                        | 78   |

| Table                                                                                                                    | Page |
|--------------------------------------------------------------------------------------------------------------------------|------|
| 6.2 Distribution of Respondents by Their Knowledge of the Cooperative Housing Program.....                               | 79   |
| 6.3 Distribution of Respondents by Awareness of the Cooperative Housing Program and Household Composition.....           | 79   |
| 6.4 Distribution of Respondents Heading Family Households by Awareness of CHP and Age.....                               | 81   |
| 6.5 Distribution of Respondents Heading Family Households by Awareness of CHP and Level of Educational Attainment.....   | 81   |
| 6.6 Distribution of Respondents Heading Family Households by Awareness of CHP and Annual Household Income.....           | 81   |
| 6.7 Distribution of Respondents Heading Family Households By Awareness of CHP and Source of Annual Household Income..... | 83   |
| 6.8 Distribution of 'Informed' and 'Somewhat Informed' Respondents by Selected Characteristics.....                      | 83   |
| 7.1 Distribution of Respondents by Their Rating of the Importance of Homeownership and Their Tenure Preference..         | 91   |
| 7.2 Distribution of Respondents by Their Stated Tenure Preference.....                                                   | 92   |
| 7.3 Distribution of Respondents by Tenure Preference and Age.....                                                        | 92   |
| 7.4 Distribution of Respondents by Tenure Preference and Household Composition.....                                      | 92   |
| 7.5 Distribution of Respondents by Importance of Participation in Decision-Making and Age.....                           | 95   |
| 7.6 Mean Importance of Opportunities for Participation by Age.....                                                       | 95   |
| 7.7 Mean Importance of Opportunities for Participation by Household Composition.....                                     | 95   |
| 7.8 Mean Scores of Acceptability of Selected Characteristics in Neighbours for the Total Sample of Respondents.....      | 97   |

| Table                                                                                                                                       | Page |
|---------------------------------------------------------------------------------------------------------------------------------------------|------|
| 7.9 Reasons Given by Community Housing Tenants<br>for Preferring Ownership Tenure in Rank-Order<br>of Importance.....                       | 101  |
| 7.10 Mean Importance of Reasons For Preferring<br>Ownership Tenure by Family Characteristics.....                                           | 103  |
| 7.11 Reasons of Two-Parent and Single Parent Families<br>for Preferring Ownership Tenure in Rank-Order<br>of Importance.....                | 104  |
| 7.12 Factors Affecting the Ability of Community<br>Housing Tenants to Participate in Project Management<br>in Rank-Order of Importance..... | 106  |
| 7.13 Reasons of Community Housing Tenants for Preferring<br>Rental Tenure in Rank-Order of Importance.....                                  | 108  |
| 7.14 Reasons of Families and Households Without<br>Dependent Children for Preferring Rental Tenure<br>in Rank-Order of Importance.....      | 109  |

## List of Figures

| Figure                                                                          | Page |
|---------------------------------------------------------------------------------|------|
| 2.1 The Location of Cooperative Housing Projects<br>in Edmonton, July 1982..... | 23   |
| 5.1 The Location of Community Housing Projects<br>in Edmonton, July 1982.....   | 64   |



## 1. Introduction

### 1.1 The General Problem

Since 1938, when the first National Housing Act(NHA) was adopted, the Government of Canada has been committed to programs of public intervention in the housing supply. The rationale for this intervention rests on the belief that it is a social right of every individual and family in Canada to be able to live in housing which is adequate in quantity (space) and quality (physical and community amenities). The justification for the intervention, in brief, is market failure; that is, some individuals and families have insufficient resources to allow them to obtain adequate housing. These "resources" are usually conceived in financial terms, such as the proportion of a family's income which can be devoted to housing without serious deterioration of its standard of living (Rose 1980,3). As a result it is has come to be judged necessary and desirable for the state to ensure adequate accommodation for certain families and individuals.

Over the past thirty-three years, successive governments in Canada have implemented a number of intervention strategies to provide social housing opportunities. Social housing, as the term is used in this thesis, is defined as housing which is produced under the aegis of the NHA and which is intended to provide publicly subsidized accommodation to individuals and families who are incapable of obtaining adequate housing on the open market. One of the most recent strategies, implemented as a result of a series of amendments to the National Housing Act (NHA) in 1973, has been the encouragement of social housing development by non-profit companies and cooperative societies; often dubbed the "third" housing sector. One result of these amendments was the creation of the Cooperative Housing Program(CHP).

Essentially, CHP provides a system of grants and loans to non-profit continuing cooperatives. In return, such groups must agree to develop and operate "modest" housing appropriate to the needs of people who require public assistance to obtain adequate housing. Cooperative organizations are encouraged under the assumption that the application of the social principles of cooperative organization to housing (the principles of mutual aid, open membership, democratic control and self-help) represents a highly desirable departure from remote, depersonalized forms of social housing management.

Its emphasis on community development, management by residents of their housing environment, and social and economic integration are believed to result in high levels of satisfaction with housing conditions.

Although CHP is considered a social housing program in the NHA legislation, the subsidized accommodation provided through the program is available to anyone in Canada. To restrict eligibility for cooperative housing on the basis of household income<sup>1</sup> or any other criterion would be contrary to the cooperative principle of open membership. Federal housing administrators support open membership because they feel it will promote social and economic integration and thus improve the quality of life in social housing. The logic underlying this assumption will be described in Chapter 3 of this thesis; suffice it to say here that, although the federal government supports open membership, CHP continues to be funded as a social housing program on the basis that cooperatives will make housing available to people with household incomes judged to be insufficient to acquire adequate housing on the open market. The proportion of CHP participants which should be low-income has never been explicitly stated by the federal government. However, when the cooperative housing sector originally lobbied the government for funding it was indicated that a goal of continuing housing cooperatives was to have their membership comprised of one-third low-income, one-third moderate income and one-third high income households. It is assumed in this thesis that cooperatives continue to be funded on the basis that at least one-third of their members are low-income.

In May 1982, the Canada Mortgage and Housing Cooperation (CMHC), the crown corporation responsible for administering the housing policies and programs enunciated in the NHA, undertook a comprehensive evaluation of their social housing programs. As a part of the evaluation a questionnaire was distributed to a random sample of occupants in CHP funded housing across Canada. Among other things, the survey was intended to provide information on the characteristics of CHP clients and to give CMHC an indication of the effectiveness with which their needs are being met by cooperative housing. As of June 1983, the results of the survey were still not available to the public, but the raw data for Alberta cooperatives were made available by CMHC for the purposes of this thesis. These data will be analyzed more thoroughly in Chapter 4, but for the purpose of stating

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<sup>1</sup>Household income is defined as gross annual income from all sources and all members occupying the same dwelling unit.

the problem in general terms it can be reported that a high rate of satisfaction among CHP clientele was evident in the data – an indication that the accommodation provided through the program is, indeed, appropriate to their needs. At the same time, the validity of the results has to be questioned because the data also revealed a low rate of participation in the program by the low-income portion of the target group. Of 931 respondents from Alberta cooperatives, only 127 or 13% had a household income below the level that is agreed to indicate a need for public assistance in obtaining housing. As well, the data on household characteristics revealed that certain types of low-income households, known to comprise a significant proportion of the low-income population in general, are underrepresented in CHP.

This condition, which is common in innovative social programs, is referred to in the literature of program evaluation theory as "biased target participation". It describes a situation where a program is working to the exclusive or predominant advantage of a subgroup of the designated target population. The limited participation of some subgroups may stem from their own choice, or it may occur because of conditions in the community, or reflect a program design flaw that prevents full participation. When discussed in the context of program evaluation, biased target participation is considered a factor in program delivery which can undermine the effectiveness of a program and, consequently, present a serious threat to the validity of program assessments. Rossi and Williams(1972), in a discussion of factors constituting a threat to the efficacy of innovative programs, suggest that, in general, any intervention or treatment that requires persons to learn new procedures, to change existing habits or to take on roles they are not familiar with, may encounter difficulties in attracting targets to the program. They stress that until target participation is brought up to desired levels, any attempt to assess a program's success in achieving higher social aims is invalid.

Yet, despite the problems CHP is having in attracting low-income clients, and the fact that this situation could be undermining the effectiveness of the program, the City of Edmonton and the federal government continue to support the development of cooperative housing on the assumption that it is providing housing for low-income people. The City of Edmonton sets aside a certain amount of its own land to be provided to the developers of social housing on a leasehold basis at a subsidized rate. Although this social

housing land inventory is rapidly diminishing (City of Edmonton 1983), as of June 1983 it was still available upon request to housing cooperatives. For its part the federal government, in the June 1982 budget, began a phased increase in its annual allocation for cooperative housing from \$1.5 million (the 1981 allocation) to \$6 million, the level which is expected to be reached in 1984. The stated justification is that "the housing needs of low income Canadians deserve special attention in these difficult circumstances....."(Text of the Budget Speech June 1982).

Given this continuing commitment, the purpose of this thesis is to evaluate the implementation of CHP in Edmonton to try to determine why low-income households are not participating in the program as expected. The primary aims are to identify those aspects of the program believed to affect target participation and to evaluate their implementation in order to determine which aspects are functioning as intended and which, if any, are barriers to full target participation. That information, it is hoped, will prove useful to program administrators concerned for the need to modify or refine program procedures. As well, it will lead to theoretical recommendations for the development of alternative social housing programs.

The evaluation of social programs (defined as programs designed to make life better and more rewarding for the people they serve) is an approach to public policy and program analysis which emphasizes the use of empirical research methods to identify effective means to solve social problems. The primary focus of social program evaluation, therefore, is on people and the effects of directed social change on their relationships with others in society (Weiss 1972).

Since the aims of CHP are primarily social (the improvement of the quality of life for people who must rely on public assistance to fulfill their housing needs), the method proposed for this analysis is drawn from the literature of social program evaluation. The specific approach, however, is somewhat different from the traditional conception of program evaluation, as an activity performed to determine program effectiveness in achieving pre-determined objectives. Instead, the focus of this thesis is on the mechanics of program operation, or the way in which inputs to the program are transformed into the units of service that are produced and the validity of the logic by which these activities are linked together. The central question addressed is not *Did the program work?* but rather,



*What is it about the program that is working (or not working)?*

According to evaluation theorists, the strategy for answering this second question must be different from that employed to identify and measure the effectiveness of a program in relation to its objectives. In the following section, the literature of social program evaluation is reviewed to identify the most appropriate strategy to fulfill the aims of this study. The specific objectives of the thesis research will emerge from this review.

### **1.2 Program Evaluation Defined**

In a general sense, evaluation is the making of judgements to determine the worth or value of something. When applied in the context of program evaluation it has two essential dimensions, one concerned with judgement and the other with information (Caro 1977). Programs are sets of organized activities conducted in pursuit of goals, ends or outcomes which are valued. Program evaluation produces judgements regarding the degree to which desired outcomes have been or can be achieved. It leads to conclusions regarding the worth of organized effort.

Since judgements of this nature require knowledge of program performance, information is of critical importance in the evaluation process. As part of a broader effort to inject rationality into public policy-making and programming, the manner in which this type of information is obtained has become the dominant theme in program evaluation literature (Rossi and Wright 1979, 60). In general, the emphasis has been placed on the use of scientific methods to provide information about program performance as opposed to arriving at conclusions based solely on intuition, impressions, casual observations or conventional wisdom (Caro 1977).

Darcy's (1981, 459) definition of program evaluation takes into consideration both the judgemental and the empirical domains of evaluation and effectively conveys the meaning of the term as it is used in this thesis. He defines program evaluation as "the systematic collection and analysis of information to determine the worth of purposive organized activity."

### 1.3 The Purpose and Role of Evaluation in Public Programming

Interest and activity in public program evaluation has increased dramatically in the past twenty years. Fawcett and Wright(1980) suggest that this growth has been propelled by a combination of forces, including the desire among social scientists to inject scientific rationality into political and social planning decision-making and demands by taxpayers for accountability in public programming. It has also been observed (Freeman 1977,22)that the activity of evaluation research has moved from the "application of social science techniques for studying large-scale human service programs" to a political activity, "an input into the complex mosaic from which emerges policy decisions and allocations for the planning, design, implementation and continuance of programs to better the human condition." This transformation has changed the ideas about what evaluation can do, the impacts it can have and how it should be carried out(Fawcett and Wright 1980).

One result of this change of perspective has been to reconsider the functions of evaluation research in terms of the information needs of decision-makers who will use the evaluation results. Thus, evaluation research has come to be viewed as an activity providing information to two types of programming decisions (Poister 1978). The first is the decision to continue/discontinue or adopt/not adopt a program as constituted. This is generally made after a program has been operating for some time and the type of information required is a final assessment of how effectively the intervention has achieved desired results. The second type of programming decision is made during program implementation and concerns the continual adjustment and refinement of program design. The decisions pending in this case are ones of whether or not various aspects of program design should be left intact, modified or discarded in favor of new approaches which will more adequately fulfill program objectives. The purpose of evaluation research for decisions of this nature is to monitor program functioning so that it can be discerned which elements are working successfully and where appropriate changes are required.

To distinguish between evaluation research for these two types of decisions, Scriven(1971) introduced the terms summative and formative evaluation. He applies summative evaluation to describe the post-hoc appraisals which focus on program outcomes and provide information for decisions about program continuance. He uses the term formative evaluation to describe research undertaken to monitor program



implementation and generate information useful for improving programs in their developmental stages.

As indicated earlier, the focus of this thesis is on the mechanics of CHP operation to determine why low-income targets are not participating as expected. The central question addressed is, *What is it about the program that is working (or not working)?* In terms of Scriven's typology, this thesis will be a formative evaluation of CHP. It is hoped that the results will provide information for the modification and adjustment of the program design and implementation strategy. In the following section the techniques of program evaluation are reviewed to identify the most appropriate analytical approach for a study of this nature.

#### 1.4 The Methodology of Program Evaluation

Traditionally, evaluation has been viewed as an activity undertaken at the end of the programming process - defined by Poister(1978) as the process of designing and implementing an intervention strategy to achieve desired ends - to provide a final assessment of program value. The notion that it can also be undertaken to provide information to improve the usefulness of a program is a contemporary view which emerged in the theoretical literature of program evaluation in the early 1970's (see for instance Bennett and Lumsdaine 1975; Poister 1978; Rossi and Wright 1979). Essentially, it evolved from the idea that the programming process is a cyclical activity which may have to be repeated many times before a final assessment of program value is appropriate(Campbell 1971). Although most of this literature notes the importance of undertaking formative evaluations before attempting to make a final assessment of program value, in most cases the discussion of evaluation methods tends to focus on techniques of impact assessment rather than program monitoring. For instance, a description of the Goal Attainment Approach, which is obviously a summative evaluation technique, can be found in most of the program analysis literature concerned with methods of undertaking evaluation research. Essentially, this approach to program evaluation involves the identification of program goals and objectives, the development of valid and reliable indicators of goal achievement and, finally, the measurement of program outcome. The objective, as Rossi and Wright(1979,59) explain, is to measure the

outcome of the program as rigorously as possible, purifying the results by removing the influences of forces other than the intervention being evaluated. Conversely, techniques of formative evaluation are rarely discussed in the literature. Deutscher(1976) suggests this is due partly to the fact that program planners and administrators have been slow to accept the notion of the programming process as a cyclical activity. As a consequence, there has been little experimentation with analytical techniques of formative evaluation. By implication, methods of formative evaluation are considerably less refined than summative techniques.

One reason Poister(1978) offers to explain the reluctance among practitioners to undertake formative evaluations is because this type of research requires considerable knowledge of the way in which the program to be evaluated is intended to operate. A summative technique like the Goal Attainment Approach can treat the program as a whole, focussing on the elements of program input and output, but blackboxing internal program operations. Formative evaluations, on the other hand, must begin with the determination of what goes into the program, how these things are used separately and in combination, what changes they are expected to produce and how these changes are expected to occur. Identifying these substantive aspects of program design and operation is a much more challenging task than might be supposed. Although programs are initiated by public policy, which is vaguely defined in the first place, organizational and bureaucratic pressures shape the program as it is implemented. In the course of this process, program objectives and means may be altered so that the question of how a program is supposed to operate is not easily answered. Drawing on the literature of organizational theory some program evaluation theorists have developed a systematic model for identifying these substantive aspects of program design. Of the literature reviewed for this study Poister(1978) and Rossi and Wright(1979) have presented the most comprehensive discussion of its applications.

#### **1.4.1 The Systematic Approach To Conceptualizing Program Design**

In 1960 Etzioni introduced into the literature of organizational theory a systematic and logical approach to developing a framework for evaluating organizational effectiveness. Schulberg and Baker(1977) indicate that Etzioni's idea stemmed in part

from a concern that organizational goals, particularly public ones, have an "illusory quality" and that they may never have been intended to be realized. When this is the case the results of evaluations based solely on goals are difficult to implement. As well, he recognized that goal-oriented studies were of limited value in providing feedback to improve organizational effectiveness.

As an alternative to the goal-oriented approach to evaluation, Etzioni suggested that organizational effectiveness should be considered in terms of the degree to which goals can be realized under a given set of conditions. These conditions relate to organizational survival. He argued that an organization must fulfill a number of important functions for survival. In addition to the achievement of goals and subgoals, it must be concerned with the maintenance of the organization itself, which includes such tasks as the effective coordination of various activities and the acquisition and maintenance of necessary resources. These activities are functional and actually increase organizational effectiveness. Etzioni stressed that to view effectiveness in this manner the organization must be seen as a multifunctional unit. The systematic approach he proposed is therefore concerned with the establishment of a working model of the organization as a multifunctional unit capable of achieving a goal. This systems model, as he called it, is intended to form the conceptual basis for organizational analysis.

In the literature of program evaluation theory Etzioni's systems model has been applied to the program description stage of formative evaluation. Basically it is viewed as an organizing tool, a way of thinking about a program so that the analysis can be structured in terms of the intended and actual operation of the program. This approach facilitates both summative and formative evaluation but, it is particularly useful for the latter because it is a way of conceptualizing the mechanisms of program operation, emphasizing not only inputs and outputs but also the process by which inputs are transformed into the actual services produced by the program.

Poister(1978, 32) indicates that the systematic approach is derived, in part, from general systems theory. It recognizes the need to understand the structure and function of phenomena through an investigation of "aggregations of interacting elements rather than by concentrating on the elements themselves." In addition, it recognizes the systems concept of interdependencies among subsystems and their organization into hierarchies.

The basic tenet of the systems approach, applied to evaluation, is that a program is an objective-seeking system comprised of a set of interacting elements or subsystems.

The objective of the analytic exercise is to construct a model of intended program operation. Rossi and Wright(1979) suggest that this should not only identify the various program elements but also represent the logic underlying the program. This logic is composed of the assumptions linking the application of resources to program activities, program activities to intended program outcomes, and outcomes to objectives. Poister(1978) suggests that the starting point for developing such a model is to identify the elements, or attributes as he refers to them, that give structure to program logic. He identifies these elements as program goals and objectives, the delivery system, and the environmental factors which shape program design and influence program functioning. Each element is described briefly below.

#### 1.4.1.1 Goals and Objectives

Goals, from the standpoint of social policy, are standards which have not been fully attained. Generally, they are enunciated as idealized outcome states that are often vague and timeless. For evaluation purposes idealized goal states have to be operationally defined in statements that specify the condition to be dealt with and the criteria of success.

The operationalized statements of abstract goals are generally referred to as objectives. Objectives represent concrete outcomes that are expected to be achieved in a given time horizon. They are the things which programs are seeking to accomplish, the observable physical, socio-economic, behavioral or psychological changes that programs are designed to produce in the environment.

An important component of the program objective statement is the specification of a target and the nature of changes that are desired to take place with respect to the targets. A target is defined as some group, condition or problem at which the program is aimed. To facilitate program analysis, targets should be identified in such a way that they can be easily distinguished from those which are not the object of the program.



#### 1.4.1.2 The Delivery System

The delivery system of a program is described as the combination of pathways and actions undertaken to provide an intervention. The delivery system of any program is comprised of a number of separate elements as follows:

- resources – described as the manpower, money, materials, equipment and facilities available to program management in pursuit of objectives;
- components – described as the activities that use available resources and constitute the program's operation; they are the activities which function to convert program resources to products;
- management – the element of the delivery system which controls and directs program operations.

#### 1.4.1.3 The Environment

The environment is described as the set of factors which is outside of the program but affects its design and implementation. The environment element structures program logic in the sense that the substantive and administrative context in which the program operates is determined by those constraints and opportunities in the environment which are beyond the control of program management.

#### 1.4.1.4 Program Logic

These program elements are tied together by a number of cause/effect or if/then assumptions which specify the logic of the way in which the program is expected to produce desired results. In a general sense, Rossi and Wright (1979) indicate that the logic underlying any program consists of three basic assumptions – an assumption about the influence of one or more characteristics or processes on the condition which is the object of the program; an assumption about the relationship between a program (what is going to be done) and the behavior or condition to be affected by the intervention; and an assumption about the change that is expected to occur as a result of the intervention. In addition, there are assumptions underlying each of the program's component activities specifying their separate and joint functions in achieving desired ends.



### 1.5 Objectives of this Study

To conceptualize a program as a set of elements linked together by a sequence of assumptions facilitates formative evaluation in general because it provides the framework for structuring an analysis of program performance. It is particularly useful if the evaluation focusses on identifying the source of program failure, as is the case in this study. As indicated, the purpose of formative evaluation is to monitor program implementation to identify if the program is functioning as intended and, when it is not, to explain and identify the source of program failure. Since the problem of biased target participation in CHP has already been identified, the primary objective of this thesis is to identify why it is occurring and which aspects of the program should be modified to alleviate the situation.

Rossi and Wright(1979) suggest that, in general, explanations for program failure can be grouped in two categories: 1)the program may not be achieving desired outcomes due to a failure to deliver the intervention as planned - termed a failure in process; or 2)the assumptions linking the application of resources to program activities, program activities to intended program outcomes, and outcomes to objectives may not be valid, resulting in a situation where the program is being implemented as planned but these activities are not leading to desired outcomes. This is termed a failure in program logic. Since program failure to achieve objectives may be the result of theory, process or some combination of the two, both aspects must be examined. Thus, as a formative evaluation of CHP which is aimed at identifying why low-income targets are not participating in the program as expected this thesis has two objectives:

1)to evaluate the implementation, by housing cooperatives in Edmonton, of program process activities affecting target participation to determine which, if any, are presenting barriers to full participation by low income targets;

2)to test the validity of the assumptions about target participation that underlie the program design.

### 1.6 Summary

In this chapter the problem of biased target participation in CHP was outlined in a general sense and the literature of program evaluation theory briefly reviewed. Based on this review a strategy for explaining program failure to achieve representative target participation has been proposed. The first step in this strategy is to identify as completely and accurately as possible the substantive aspects of program design. In chapters 2 and 3 the systematic approach is used to develop this understanding of CHP. In chapter 2, the process by which program inputs are transformed into the services provided is described. Cooperative organization and its application to the development and management of housing, and its use in CHP to deliver social housing benefits are also discussed. Chapter 3 presents the program logic. It describes the environmental factors which shaped program logic, the intended outcomes of the program and the assumptions which link process activities to program goals and objectives.

In Chapter 4 the focus of the discussion shifts from a general description of the program elements to an examination of the specific aspects of program process and logic which are believed to effect target participation. In this chapter data to support the general problem statement are presented and the possible sources of failure in program process and logic are discussed. To attempt to identify the source of program failure four research questions are forwarded for study. These questions are answered using data obtained from an interview-assisted questionnaire distributed to a sample of low-income households in Edmonton. This research method is described in Chapter 5. In chapters 6 and 7 the data collected from the interview survey are analyzed. The objective of the analyses in Chapter 6 is to determine if biased target participation can be attributed to a failure in program process and of Chapter 7 to determine if the situation results from a failure in program logic. In Chapter 8 the principal conclusions which can be drawn from this analysis are presented and recommendations, specifically for program modification and generally for the development of alternative social housing programs, are discussed. The chapter concludes with an evaluation of the methods used in this study to examine biased target participation and recommendations for future research.

## **2. The Delivery System**

### **2.1 Introduction**

Program process activities are defined in the literature of program evaluation theory as the activities undertaken to provide an intervention. They are generally referred to as the program delivery system. In this chapter the essential elements of the CHP delivery system are described. The chapter begins with a discussion of the most important element – cooperative organization – and its application to the development and management of housing. The program itself is then described in terms of the management structure, the resources available to program management for pursuing objectives, and the way in which the program functions to convert these resources into services provided. The chapter concludes with a review of NHA cooperative housing developments in Canada generally, and Edmonton specifically.

### **2.2 Cooperative Organization**

Cooperative organization is described by The Cooperative Housing Federation in Canada (a non-governmental national organization concerned with the promotion of cooperative housing in Canada) as a form of economic organization in which people have united to provide themselves, cooperatively, with goods and services of many kinds (CHF 1976). There exists a variety of ways in which cooperative organization may be employed in providing shelter, only one of which is supported by CHP. Before discussing this means of developing and managing housing in greater detail, however, there are certain general comments to be made about the nature of cooperative organization, regardless of the major focus of an organization's activities (see, for example, Kercher 1941; Bogardus 1958; Laidlow 1971; Dreyfus 1973). In essence, cooperative organizations are distinguished from others by the process by which specified goals are attained. This process must be consciously grounded and maintained in the cooperative efforts of its members (Andrews and Breslauer 1976). Laidlow (1971a, 318) has expressed the idea as follows:

The primary aim of the cooperative institution is to improve the economic position of its members, but because of the methods it employs and the qualities which it requires of its members and which it develops in them, it aims at and achieves a higher goal; to make men with a sense of both individual and

joint responsibility, so that they may rise individually to a full personal life and collectively to a full social life.

The cooperative efforts of such an organization are guided by a number of long established principles which were inspired by the doctrines of two nineteenth century social reformers, Robert Owen and Dr. William King. Their philosophies were an important reaction to severe problems generated by the onset of the industrial revolution, which were particularly oppressive for the working classes (Khalidi 1973). They therefore encouraged workers to join together in voluntary associations to produce for the consumption of the working class and not for profit.

Owen's attempts at organizing workers into small, self-contained cooperative communities were shortlived but provided the foundations for the first successful cooperative enterprise in Rochdale, England – the Rochdale Society of Equitable Pioneers established in 1844. While the cooperative principles developed by this group have been reformulated from time to time, the spirit and purpose contained within them has remained unchanged. Thus, in 1966 the World Congress of the International Cooperative Alliance approved six principles which must be essential to all types of cooperative organizations. These principles are based on those that were developed by and guided the activities of the Rochdale Pioneers. They are described as follows:

- open membership – membership is voluntary and open to anyone who can use the goods and services provided, regardless of social, political or religious considerations as long as cooperation is accepted as the process of organization;
- democratic control – participation in decision making occurs on the basis of equal rights in voting (i.e. one member, one vote) regardless of the extent of the member's investment;
- limited return on capital – cooperatives are not operated to yield a return on investment but rather for the benefit of those who use them;
- surplus earnings belong to members – cooperatives do not strive for surpluses, but if any occur they are returned to the members in ways they determine themselves;
- member education – cooperatives provide for the education of members and the general public in the principles of cooperation;



- cooperation among cooperatives – to serve the interest of both the members and the cooperative, the cooperative should cooperate in all practical ways with other cooperatives, regardless of focus, at local, national and international levels.

Laidlow (1971b) has distinguished five ways in which cooperative organization can be used for housing purposes. First, cooperative financing provides credit for either individual or group financing of homes. This is the role played by the "building societies" in the United Kingdom, for example. Second, cooperative purchases of land, materials and building supplies may also aid in the construction of homes for individual ownership. Third, a small group of people may form a cooperative to build their own homes collectively; these are commonly referred to as "sweat equity" cooperatives. A fourth method focuses on the producers of housing (rather than eventual consumers) acting as a cooperative organization. Builders' cooperatives have their origins in construction trade unions and are the form of cooperative housing that initiated, for example, the large scale programs in Scandinavian countries.

The continuing housing cooperative provides a final example of cooperative organization applied to the provision of housing. It is the type of cooperative supported by CHP and its distinctive characteristic is that it is owned jointly by all its residents (Liblet 1964; Sullivan 1969; Laidlow 1975). Individual families and households do not have separate mortgages and do not own the dwelling unit in which they reside. Instead, they are part owners of the entire development and are mutually responsible for its overall maintenance and operation. Title to the property is held by a non-profit cooperative corporation and each member of the corporation possesses a single share of stock or a membership certificate which gives them equal voting power in corporate matters. Since the cooperative is operated on a non-profit basis, operating surpluses must be returned to the membership in the form of cash payments, reduced monthly charges or capital improvement projects that benefit the entire community. The voting power of each cooperative member is used primarily to elect an unpaid board of directors comprised of a smaller number of residents who make policy on behalf of the total membership.

The governing board is responsible for setting overall policy, maintaining rules and regulations, making mortgage and tax payments, planning and arranging for the financing of



capital improvements, and exerting the leadership necessary for maintaining and improving the cooperative on a continuing basis. Generally, the board appoints various committees, made up of cooperative residents, to assume these responsibilities. This form of membership control places the residents in two roles: they are part of the collective which owns and manages the project, and they are also the tenants who must live by these management decisions.

### **2.3 The Cooperative Housing Program**

CHP was created by a series of amendments to the NHA in 1973. The program is identified in the Act as a social housing program. Essentially, it provides a system of grants and loans to non-profit continuing cooperatives. In return such groups must agree to develop and operate modest housing appropriate to the needs of low and moderate income households (CMHC 1980). To be eligible for NHA social housing funds it is required that the occupants of the housing development be cooperative members and it is expected that the housing corporation will operate in accordance with the six principles adopted by the International Cooperative Alliance.

The program is administered by CMHC. However, in keeping with the spirit of cooperative organization, CMHC plays only a minor role in the development and ongoing management of cooperative housing. Essentially, their responsibilities include the allocation of resources as per the conditions outlined in Section 56.1 of the NHA, the monitoring and control of the activities of housing cooperatives to ensure that the conditions of their funding are fulfilled and the adjustment of program operations in light of feedback about its performance. In a situation where a cooperative organization defaults on its mortgage or is disbanded, CMHC assumes the assets of the cooperative and takes over management of the housing. This, however, has yet to happen in a cooperative development funded under the NHA.

CMHC's most active role in the program is to administer the financial resources for which cooperatives are eligible. The resources and the process by which they are allocated are described in the following section.

### 2.3.1 Program Resources

The resources which the federal government will provide to cooperative organizations to assist in the initiation, development and maintenance of housing are outlined in Section 56.1 of the NHA. To be eligible for these resources, the organization making the application must be incorporated as a non-profit housing cooperative under provincial law and the articles of incorporation must reflect the intent that the majority of the occupants of the housing project will be members of the cooperative. The assistance provided under Section 56.1 includes the following (CMHC 1980):

a) Financial assistance to develop the housing proposal to the point where a loan application can be made. This assistance comes in the form of a \$75,000 grant which is released to the cooperative in portions as they complete the requirements of various stages of their proposal to develop a housing project,

b) Loan insurance for up to 100% of the cost of the project when mortgage financing is obtained from lenders approved by CMHC.

c) Financial assistance to subsidize mortgage payments from the going market rates to 2%. The following example indicates how the calculation of this assistance is made once the agreed-to-cost of the project has been established.

**If the agreed-to-cost of the project is \$1,500,000:**

|                                                                                                           |          |
|-----------------------------------------------------------------------------------------------------------|----------|
| -the monthly payment over 35 years<br>at a market interest rate of 14%<br>(assuming a 100% mortgage)..... | \$17,160 |
| -the monthly payment at an interest rate<br>of 2% would be.....                                           | \$ 4,960 |
| -the monthly assistance for which the<br>project is eligible is the difference.....                       | \$12,200 |

Part of this assistance is used to bring the actual rents of all the dwelling units in the project down to a level which reflects the low end of market rents for that type of dwelling in the area where the project is located.<sup>2</sup> The remainder is used for two purposes. First, it covers the operating costs of the cooperative (i.e. maintenance, repairs, etc.). Second, it goes to assist residents who are unable to pay these low end of market rents; i.e. people for whom the cost of shelter at this rental rate represents more than 25% of household income.

The rents in the first year of the cooperative are fixed at the lower end of market rents. Subsequently, however, through a formula set by CMHC, they are increased in line with increases in operating costs. The intent here is to make available more money to be used for the purpose of reducing the monthly rents of the low-income residents.

The City of Edmonton also provides assistance to continuing cooperatives through its Third Sector Housing Policy. This policy makes available city-owned lands at reduced rates, enabling cooperatives to obtain 60-year lease terms calculated on the basis of 50% of the market value of the site or the historic carrying costs to the City, whichever is greater (City of Edmonton 1983). The question of what happens when the 60-year lease period is over has yet to be adequately dealt with by the City. However, the cooperative housing sector, through the Cooperative Housing Federation, is currently negotiating with CMHC to change the condition of NHA funding that cooperatives must be non-profit corporations. Essentially, they want to make a profit on their operations and use this money to finance land-banking schemes in major regional centers and to purchase the land which they currently lease (Delaire 1982, pers. comm.).

The activities undertaken by cooperatives to convert these resources into housing opportunities vary depending on the skills and motivation of their members. In Edmonton, cooperative housing organizations can rely on the expertise of a special resource group, a nonprofit organization called *Communitas* which exists to facilitate the development process for new cooperatives. Due to the influence of this group, which encourages all cooperatives to follow the same basic steps in the housing development process, it is

<sup>2</sup>Lower end of market rents are established by CMHC by identifying market rents of properties most comparable to those in the project and adjusting these rents to take into consideration any repairs, renovations, rehabilitation, conversions or improvement, as well as location of the property. The market rent for each unit in the project is set at lower end of the market range to allow for economies expected to be derived from cooperative effort (CMHC 1980).

possible to make some generalizations about the way CHP functions in Edmonton.

### **2.3.2 Program Implementation Activities**

CHP has two principal phases, each of which can be broken down into separate activities. The first is referred to as the "start-up stage" and includes the activities involved in initiating and developing the housing project. The second is the "operations stage" which includes the activities involved in the continuance of the cooperative corporation and the housing project (Mildon 1982, pers. comm.).

The activities of the start-up stage can be grouped in two categories: the first includes those activities involved in developing the skills of members of the organization to take on specific tasks in planning and managing the housing project; the other covers the activities of planning, designing and overseeing the construction of the housing. In the classical or ideal model of cooperative organization, as described by Van Dyke (1972), the members of the cooperative do all the work themselves on a volunteer basis. Many of the housing cooperatives developed in Canada prior to the creation of CHP have successfully followed this model. However, it is a very difficult route since much time is required to organize and carry out the development tasks using inexperienced volunteers.

The disadvantages can be overcome if the members use the advice and assistance of a resource group. In Edmonton, "Communitas" serves this function. Since 1974, it has been involved in the organization and development of every NHA-funded housing cooperative in Edmonton. Communitas provides the legal, architectural, design, engineering, accounting and cooperative expertise required for the initial cooperative formation and for the project development stage.

For efficiency's sake, during this initial period of organization, membership in the cooperative is kept at the minimum number required to fulfill the development tasks. This core group is trained by Communitas in the procedures of planning and managing a housing development cooperatively, including the responsibilities of members, directors and officers, for establishment of membership application and waiting list procedures, bookkeeping and recordkeeping, and the design of the organization. As well, the core group decides on an appropriate administrative system to undertake the activities of membership education, ongoing property maintenance and financial administration (Hannley



1982, pers. comm.).

When construction of the project is complete, which with the help of Communitas takes between one and two years, the core group recruits and selects new members and implements their administrative system in the operations stage. A board of directors is elected on an annual basis from among the membership. The board in turn appoints committees to assume specific responsibilities for the operation of the project. Although it is rarely implemented as a formal rule of the cooperative, it is expected that each member will become actively involved in the management or maintenance of the project. In a medium sized cooperative (which in Edmonton would be a cooperative with about 40 households) one person from each household should devote about 6 hours a week in activities for the cooperative, including attending meetings and carrying out committee responsibilities. As well, households are responsible for the day-to-day maintenance of their dwelling units and, in some cases, the surrounding yard (Mildon 1982, pers. comm.; Hannley 1982, pers. comm.).

When a cooperative reaches the stage where its activities are focussed on operating the housing project, there is little intervention on the part of CMHC to control internal matters of the cooperative as a corporate body. CMHC's main concern at this stage is that the cooperative make the required mortgage payments and that an appropriate income profile is retained in the housing project. Only in a situation where a cooperative is not fulfilling the conditions of NHA financing or is being poorly managed does CMHC reserve the right to intervene and control the operation of the cooperative.

This description of the delivery system of CHP is accurate only in a general sense, since the activities undertaken in the start-up and operations stages vary considerably among different groups. For example, some cooperatives have considerable planning and housing development expertise within the core group and use the resources of Communitas sparingly, while others depend on the resource group for assistance through every step of the housing process. Nonetheless, the delivery system, as described, is sufficient to identify the process activities affecting target participation in CHP as it is implemented in Edmonton.



#### 2.4 NHA Cooperative Housing Developments

The concept of cooperative housing was slow to win acceptance either nationally or in Edmonton. According to the Canadian Housing Statistics published annually by CMHC(1973 - 1981), in the two-year period between January 1974 and January 1976, 1,350 NHA cooperative housing units were developed across Canada. By 1981 this number had increased to 20,453. The majority of these units were located in three provinces - Ontario, Quebec and Manitoba.

In Alberta, there were approximately 600 units as of January 1981. In 1982, however, the number of new cooperatives doubled and as a result in January 1982 there were 1,168 occupied cooperative units and another 250 in the planning stage. All of these units are located in Edmonton and Calgary(Communitas 1982). The most recent statistics for Edmonton, assembled by Communitas in the summer of 1982, indicate that there are 495 occupied cooperative housing units, 66 units under construction and 98 units in the development stage. Figure 2.1 and Table 2.1 show the names and locations of completed cooperative housing projects and projects under construction in Edmonton as of July 1982.

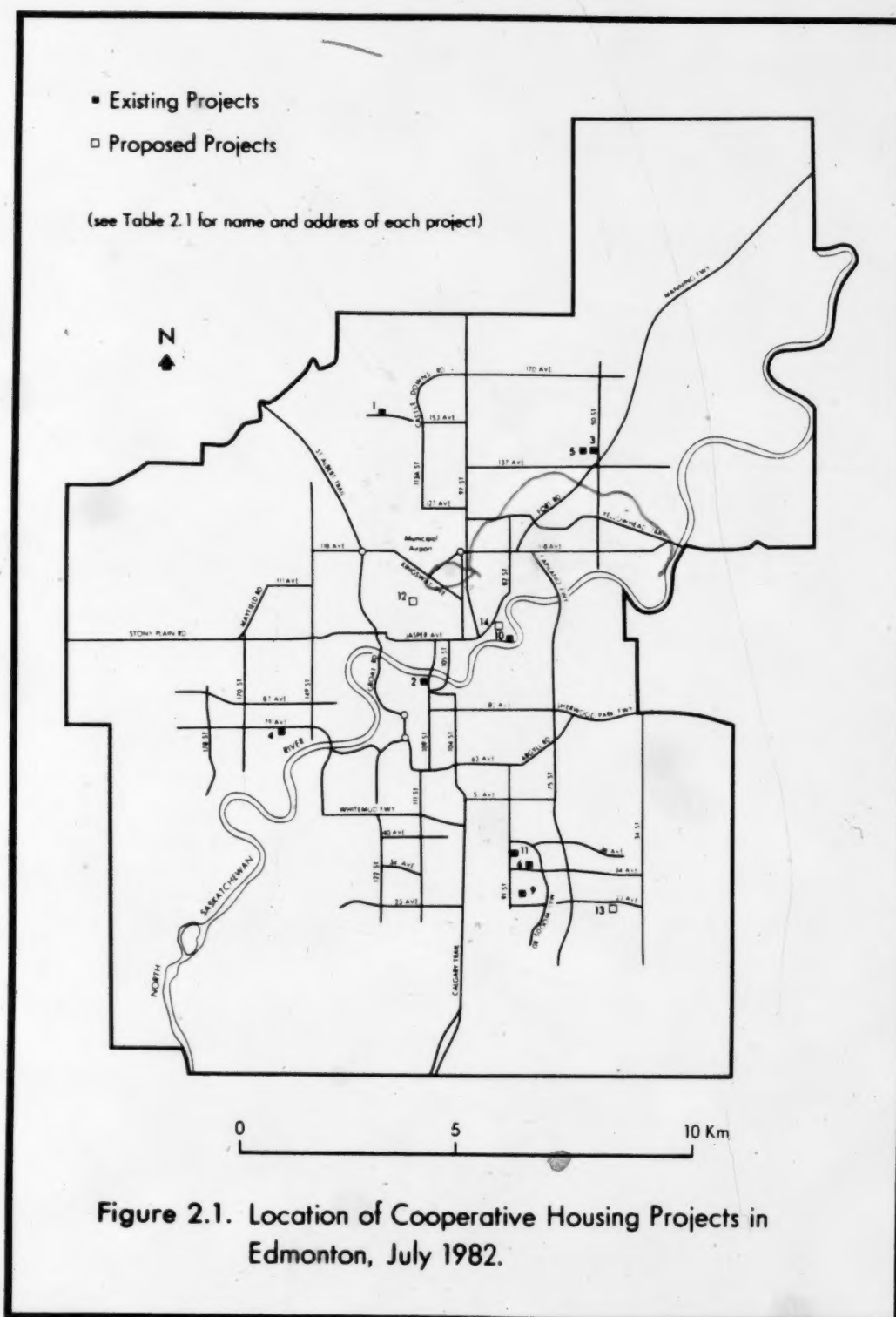


TABLE 2.1: NAME AND ADDRESS OF EACH EXISTING AND PROPOSED  
COOPERATIVE HOUSING PROJECT IN EDMONTON, JULY 1982.

| Name of<br>Project   | Figure 2<br>Reference No. | Address                 |
|----------------------|---------------------------|-------------------------|
| Adalca<br>mobilehome | 1                         | #119 12604 - 153 Ave.   |
| Campus               | 2                         | Garneau (scattered)     |
| Estrella<br>Del Sur  | 3                         | 51st - 144 Ave.         |
| Hillington<br>Court  | 4                         | 159 St. - 77A Ave.      |
| Homestead            | 5                         | 52 St. - 144 Ave.       |
| Keegano              | 6                         | 34 Ave. - Richfield Rd. |
| Kuanna               | 7                         | 129B Ave. - 96 St.      |
| Lorigale             | 8                         | 148 Ave. - 121 St.      |
| Salvadore            | 9                         | 24 Ave. - 85 St.        |
| Sundance             | 10                        | 89 St. - 100 Ave.       |
| Synergen             | 11                        | 36 Ave. - Richfield Rd. |
| Integra (proposed)   | 12                        | 11027 - 109 St.         |
| Kalaka (proposed)    | 13                        | 17 Ave. - 48 St.        |
| Riverdale (proposed) | 14                        | Riverdale (scattered)   |

### 3. Program Logic

#### 3.1 Introduction

Program logic refers to underlying assumptions about the ways in which the planned intervention will produce desired social changes. In general, this logic is predicated on some notion of cause and effect, which may be based on a set of principles and generalizations grounded in empirical evidence but is more often drawn from untested past experiences. Regardless of its origins, program logic is rarely made explicit by program planners and administrators. Unfortunately, this holds true for CHP; the logic underlying the program has never been stated by CHP or by the cooperative housing sector. As a result, it was necessary, for the purposes of this thesis, to interpret the theoretical framework of the program from program documents and publications, and from general literature documenting the evolution of social housing in Canada. The logic underlying CHP as it is presented in this chapter is comprised of a number of assumptions which link the application of resources to program activities, program activities to intended program outcomes, and program outcomes to goals and objectives.

#### 3.2 Background

The amendments to the NHA which created CHP were intended to improve the financial basis of cooperative housing organizations by making them eligible for NHA social housing subsidies. The decision to encourage cooperative housing developments stemmed, in part, from discontent with the public housing program (The Canadian Council for Social Development 1977). This program, which up until the early 1970's represented the federal government's primary strategy for producing social housing, was created by amendments to the NHA in 1949, but existed on an unofficial basis in earlier versions of the Act. The public housing program made funding available to municipal governments for the purpose of initiating, constructing and managing low rental housing projects. For the most part, the funding was used to construct relatively inexpensive medium and high density buildings in suburban communities to rehouse the people displaced by local urban redevelopment projects (Crosbie 1978, 113). The primary objective of the program, as it was used in conjunction with urban renewal policy, was the replacement of substandard or

inadequate housing and the relocation of its residents to affordable housing in a safe and healthy environment, defined in terms of the physical adequacy of the new accommodation.

Rose(1980), in an analysis of Canadian housing policy, suggests that the rationale for this type of intervention, from the standpoint of the federal government, rested upon the basic belief that it was desirable for the state to ensure adequate housing accommodation for certain people. This was not merely to protect the great majority of citizens from the threat of crime and disease, but also because the costs of slum life had inevitably to be met by expenditures for social, health and correctional services and the protection of persons and property. Inherent in this rationale is the assumption that there exists a relationship between the physical environment and social problems and the naive belief that the improvement of people's accommodation would lead to the amelioration of related social problems. It is interesting to note that these same deterministic beliefs were held in the first British slum clearances of the 1860's. In one of the first attempts to undertake a systematic and objective examination of the relationship between sanitary conditions and mortality rates in a British city, Littlejohn(1865), in a study entitled "A Report on the Sanitary Conditions of the City of Edinburgh", argued that it would be "a great sanitary measure" to remove the poorest classes from the city. He concluded, based on his observations, that diseases such as cholera and fever, which had in earlier years reached epidemic proportions in Edinburgh, originated and spread to other areas of the city from the overcrowded and imperfect dwellings of the poor. As well, he concluded there was an association between the physical state of the housing in which the poorer classes resided and their moral and social character.

No one, ..., can visit the poorer districts of the city without being impressed with the close connection which exists between outward filth and inward depravity, and with the facilities presented for the germination and rapid growth of vice in all forms, by the wretched habitations and confined alleys of the Old Town (Littlejohn , 120).

He endorsed the actions of the city administration in their earlier attempts to move the poor from their tenements in the city to clean and comfortable "poorhouses" outside the municipal boundaries, where, he indicated, the residents could engage in healthful occupations. He recommended that missionaries and philanthropists assist the efforts of the City by concerning themselves with the education of the poor on matters of nutrition



and cleanliness. Littlejohn felt that these measures would not only improve the sanitary conditions of Edinburgh, and thereby reduce the mortality rate amongst the higher classes, but would also improve the moral and social character of the poor. "Until the dwellings of the poor are rendered more habitable, and the poor themselves are taught the wholesome lesson of outward cleanliness, it is not expected that their deeper nature can be effectually stirred."

In the late 1960's the consequences of the public housing program, which led to the concentration of large numbers of low-income families in suburban housing projects, forced attention to the fact that housing is more than just a physical issue. Indeed, the simple replacement of substandard housing by sterile sanitary accommodation seemed to exacerbate rather than mitigate social difficulties (Morris 1979). Not only were the clients of public housing dissatisfied with their accommodation, but well-organized groups of taxpayers, who opposed the development of public housing in their communities, greatly complicated the construction of new housing projects in general. Their strong opposition was borne out of fears that public housing would decrease property values, concerns about public health and safety, and general feelings of resentment from those persons who had struggled to meet their own problems with their own resources towards those who required public assistance (Rose 1978). In their analysis of Canadian housing policy Dennis and Fish (1972, 179) attribute some of these problems to the fact that, in Canada prior to 1968, the federal government showed little concern for the adequacy of the public housing units they produced or with the quality of life in the projects. They observed that between 1938 - when the provision of public housing became public policy - and 1968, no reviews of tenant satisfaction with their housing had been carried out, nor were there any internal evaluations of the planning and design of the projects.

In 1968, under the directive of a newly elected Liberal government, a federal Task Force on Housing and Urban Development was struck to examine, among other things, the legitimacy of complaints against public housing. To examine the problem from the perspective of the providers of public housing the Task Force requested and received several hundred briefs from various federal, provincial and municipal housing agencies and some non-governmental associations. In order to understand the problem from the perspective of the tenants, members of the Task Force visited public housing projects

across Canada and met with tenants to hear their grievances. As well, they commissioned Goldfarb(1969) to carry out the study subsequently entitled "A Behavioral Study of the Attitudes of People Living in Public Housing". Goldfarb's research focused on the Regent Park group of housing projects in Toronto. Its purpose was to determine the attitudes of public housing clients toward their living environment. In a series of public meetings and small group discussions with tenants he obtained information on which his conclusions and recommendations to the Task Force were made (Onibokun 1972). In the following paragraph taken from the conclusion of the Task Force report, the findings of the study are enunciated (The Task Force on Housing and Urban Development 1969,53-54):

The big housing projects, in the view of the task force, have become ghettos of the poor. They do have too many problem families without adequate social services. There is a lack of privacy and an equally serious lack of pride which leads only to physical degeneration of the premises themselves. The common rent-geared-to-income formulas do breed discontent and a "what's the use attitude" toward self and income improvement. There is a social stigma attached to life in a housing project which touches its inhabitants in many respects of their daily lives.

Mr. Goldfarb's interviews with public housing tenants confirmed that these people face a range of negative stigmas in dealing with the community around them. He, too, found a lack of community spirit and individual self discipline.

Based on their impressions of the state of public housing in Canada the Task Force recommended that the construction of public housing projects be ceased until thorough research into their economic, social and psychological ramifications could be undertaken. The federal government responded by developing a revised set of social housing guidelines (Dennis and Fish 1972). In general, these guidelines showed a concern for the physical dimensions of housing need through the provisions of safe and healthy accommodation. More importantly, however, they made explicit for the first time a concern that social dimensions of housing need be considered in the development of subsidized housing opportunities. This meant the provision of an enjoyable, satisfying living environment, where self-actualization and individual growth are possible and where there is opportunity to develop community social ties. Essentially, the implementation of these guidelines was expected to produce an acceptable living environment, both socially and psychologically. Federal housing administrators felt this type of environment required the following:

- The elimination of high concentrations of low-income households in public

housing by encouraging the integration of low and moderate income tenants in each project.

- A management philosophy that would concern itself with human welfare as well as the physical structure. Coupled with this, a greater participation by tenants in project management was favoured.
- The provision of social and recreational facilities in proximity to public housing projects.
- The opportunity for low-income households to choose between different types of tenure arrangements, including home ownership opportunities.

In 1970, under the assumption that the guidelines were responsive to the needs and desires of low-income targets of social housing, Robert Andras, the minister responsible for housing, announced the reservation of \$200 million from the capital budget of CMHC. The money was to be used for the purpose of examining alternative methods of developing and managing public housing within the guidelines (McAfee 1975). At the same time, CMHC established an evaluation division for the purpose of monitoring Canadian policies and programs in terms of changing consumer demands. One of the first tasks of the division was to oversee the implementation of what came to be known as the Innovative Low-cost Housing Program.

Five continuing housing cooperatives, one each in Vancouver, Toronto, London, Calgary and Winnipeg, were funded through this program as alternatives to public housing for low-income people (Davidson 1972). The projects were assessed by CMHC to determine how nearly they satisfied the original intent of being innovative and low-cost and to determine how low-income groups responded to the innovation. The results of the assessments could not be obtained for review in this thesis, but it can be assumed they were favorable because, based in part on the experiences of these five cooperatives, CMHC made funding available to continuing cooperatives on a long term basis through a series of amendments to the NHA in 1973. These amendments officially created CHP.

CHP was originally conceived as a means of providing the socially adequate living environment defined by the revised social housing guidelines. The expectation was that cooperative housing would solve many of the problems that had plagued public housing in the past. Specifically, the elimination of high concentrations of low-income households

was expected to make social housing more acceptable in the eyes of local taxpayers. The opportunity for tenants to exercise some control over the management of their housing was intended to increase tenant satisfaction with their accommodation. As the Canadian Council on Social Development (1977, 17) put it: "Cooperative housing it was felt, would be less likely to be opposed by local ratepayers and also would be more amenable to resident involvement in development and management." In short, it was intended to have a significant impact on the quality of life in social housing.

In addition, although it has never been explicitly stated by CMHC, it would seem reasonable to assume that the decision to support cooperative housing was also aimed at solving the problem of providing housing suited to the needs of long-term social housing clients. The conventional rental tenure opportunities provided in social housing were (and still are) managed under the assumption that the tenants are "temporarily down on their luck" and require emergency accommodation until their situations improve. The primary emphasis, therefore, is on providing physically adequate and affordable housing. Households in which the head is unable to work for long periods and, consequently, for whom social housing is a long term proposition, create difficulties for the delivery of this type of housing. By virtue of the fact that they occupy units for long periods, it is difficult to provide adequately for those who truly require emergency accommodation. More important, however, the emphasis in the short-term accommodation philosophy is on the physical dimensions of housing need and this is believed, by some, to exacerbate rather than mitigate the social difficulties of these long term tenants. If this is also a belief of the federal housing administrators it would seem reasonable to speculate that their decision to support cooperative housing rests on the assumption that its emphasis on individual and community development will provide the atmosphere necessary for long-term clients to improve their situations and eventually be able to discontinue their dependence on public assistance to acquire basic goods and services.



### 3.3 Program Goals

The goals of CHP are derived from the social housing policy implicit in the NHA. In his analysis of the Act, Rose(1980, 70) indicates that the major social goal of government intervention in housing is to provide all families and individuals in Canadian society equal access to affordable housing that is adequate in quantity (space) and quality (physical and community amenities). In turn, this goal is rooted in two fundamental beliefs which provide the framework for the development of intervention strategies like CHP. First, the belief that the opportunity to live in adequate housing is a social right. The following quotation from a speech by Ron Basford upon assuming the federal portfolio for housing enunciates the federal government's commitment to this belief (House of Commons Debates no.117.51 as quoted by The Canadian Social Development Council 1977, 4):

It is the fundamental right of every Canadian to have access to good housing at a price he can afford. Housing is not simply an economic commodity that can be bought and sold according to the vagaries of the market, but a social right.

Related to this is the second belief that government intervention in the private housing market to provide "good" housing is justified because adequate housing is not provided automatically in capitalist market economies for those people with modest or inadequate resources. Under these circumstances intervention is judged to be necessary and desirable to meet the needs of those who must be assisted by the resources of society as a whole(Rose 1980).

### 3.4 Program Objectives

As enunciated in the NHA, the objective of CHP is to develop and operate modest housing which is appropriate to the needs of low and moderate income people. Stated in this way the objective is not sufficiently clear to formulate program theory. The intended outcome state (described in the objective statement simply as modest, appropriate housing) is therefore described in greater detail below.

#### 3.4.1 Modest Housing

To control the nature of the housing developed using public funds CMHC will subsidize only those cooperative developments which can be built within the federal government's maximum unit price guidelines(MUP). Essentially, they are a schedule of



construction costs by housing form and bedroom count, including land and an acceptable amount of amenity space as specified in CMHC's Site Planning Guide (CMHC #5214 1982). The MUP guidelines are considered by CMHC to be representative of the reasonable total cost of building a modest dwelling unit in a defined market area. The MUP guidelines for Edmonton (1982) are shown in Table 3.1. It is the responsibility of the cooperative to obtain reasonably priced land and to develop a design strategy which meets the group's housing needs and keeps capital costs of the project within the prescribed maximum unit prices.

### 3.4.2 Appropriate Housing

In CHP, appropriate housing refers to the physical quality of the dwelling unit and the quality of life, defined socially and psychologically, in the housing projects. Physically adequate housing is generally defined as housing that is adequately heated in the winter, is structurally sound, provides exclusive use of bath facilities and has running water (CMHC 1978). To ensure that housing of this nature is provided, the federal government has established minimum standards of physical adequacy which must be adhered to in order to obtain NHA financing (see for example Builders Requirements for Obtaining NHA Insured Mortgages, CMHC 1982). As well, in most municipalities NHA financed housing must meet local standards of health and safety as set in building codes and bylaws.

Although the provision of physically adequate housing is an important concern, the principal aims of CHP are social. Traditionally, the social aims of government subsidized housing programs were limited to a concern about crowding. To ensure that privacy needs of all members of the household were satisfied, a space-per-person standard which varied with the number of people in the household was imposed in all NHA developments. In CHP, however, this concept of socially adequate housing has been extended to include other aspects of the residential environment believed to affect individual and social well-being. In this sense the principal aim of CHP is to provide a high quality residential environment. The government's definition of a high quality residential environment is implicit in the revised social housing guidelines and the decision to select cooperative organization as a means of delivering social housing benefits. At a personal level it can be defined as an environment which allows people some degree of control

TABLE 3.1: MAXIMUM UNIT PRICE GUIDELINES, EDMONTON 1983

| Form                                                    | Price by Housing Form and Bedroom Count |        |        |        |        |
|---------------------------------------------------------|-----------------------------------------|--------|--------|--------|--------|
|                                                         | 1                                       | 2      | 3      | 4      | 5      |
| Ground-oriented multiple units                          | -                                       | 61,500 | 67,500 | 73,500 | 77,000 |
| Walk-up apartments (i.e. Less than three stories)       | 51,000                                  | 58,000 | 63,000 | -      | -      |
| Elevated apartment masonry (i.e. three stories or more) | 66,500                                  | 75,500 | -      | -      | -      |

(Source: City of Edmonton Real Estate and Housing Department)

over the design and management of their accommodation, so that subjectively defined needs can be satisfied. As well, it is an environment which provides opportunities for individual growth and self-actualization. In this way people can develop the skills and initiative to assume more responsibility for fulfilling their basic needs and, ultimately, improve the quality of other aspects of their lives. In a social sense, a high quality residential environment is one where the opportunity to develop "community" exists. The notion of community, as it is used in this context, is defined in terms of common values, social ties and social interaction.

In summary, the intended outcome state of CHP is housing which is physically adequate and suitable in terms of space requirements, as well as a residential environment which satisfies user needs and provides opportunities for individual and community development. It is also obvious from the decision to use cooperative organization as a means of delivering these benefits that the program is directed at higher social aims. These were missing from earlier attempts to provide social housing and contributed, presumably, to the demise of these public housing programs. In the search for a more effective means of providing social housing a number of assumptions were made about public housing, cooperative housing and the needs and desires of the various interest groups involved. These assumptions structure the logic underlying CHP design and operation.

### 3.5 Program Logic

The literature on cooperative housing, and in particular those studies which have influenced the development of Canadian legislation, place a major emphasis on the social benefits to be derived from this form of housing (Lithwick 1970; Dennis and Fish 1972; Laidlow 1975). In general, the assumptions concerning the benefits rest on the belief that cooperative living, with its emphasis on social integration, personal initiative, mutual aid, education, democratic control and community development, will result in a high quality residential environment which provides opportunities for individual and community development. It is these presumed benefits of cooperative living which provide one framework for outlining the logic underlying program design.

Basically, the program logic, viewed in terms of the social benefits of cooperative housing, is comprised of a sequence of three assumptions. The first assumption is that many of the problems with public housing, including tenant dissatisfaction with their accommodation, apathy and lack of pride, and community opposition to the development of public housing, resulted from a lack of attention to either the social or the physical dimensions of housing need in the program design. Following from this is the second assumption that the cooperative way of life is responsive to the needs of the target population and is an appropriate way to provide social housing in the eyes of local taxpayers.

The third assumption is about the expected results of the program. Essentially, it can be divided into anticipated immediate and long range effects. The immediate expected effects are an increase in the satisfaction of tenants with their accommodation because the housing is responsive to their needs. Tenant satisfaction is used by CMHC as an indicator of quality of life in social housing projects. As well, it is expected that local taxpayers will not oppose the development of cooperative housing in their communities because cooperatives emphasize economic and social integration and community development. The long range outcomes expected of the program are considerably more ambitious. For the most part, they are expressed by the cooperative housing sector rather than by government. The program, it is argued, will bring about positive attitudes of self-worth and self-fulfillment and develop the abilities of participants to help themselves rather than rely on the government to provide for their basic needs. This belief is

expressed by Turner(1976, 6), an advocate for all types of self-help housing, including cooperatives:

When dwellers control the major decisions and are free to make their own contributions to the design, construction and management of their housing, both the process and the environment produced will stimulate individual and social well-being. When people have no control over, nor responsibility for key decisions in the housing process, on the other hand, dwelling environments may instead become barriers to personal fulfillment and a burden on the economy.

Another long term effect promoted by the cooperative sector is the development of communities, defined in terms of social ties as well as locality. Housing cooperatives, in Canada at least, are not commercial propositions. Rather, they are promoted as opportunities within an urban setting to experience and work at developing a sense of community. Alexander Laidlow, a long-time cooperative advocate, organizer and educator in Canada claims that the community goal of cooperatives is to develop small villages in an impersonal metropolis, "which emphasize the sharing of common tasks and problems and concern for others. He explains that this goal is not a turning back on urbanization but rather "a return to the social values of rural living" (Laidlow 1977, 185).

Although this is one way in which CHP logic can be interpreted, based on what the federal government and the cooperative sector presents in their literature, it is important to make note of another reason which the government has for promoting CHP. The administration and management of social housing is expensive and is a burden on the economy which many taxpayers resent. As Rose(1980, 166) explains, "attitudes towards those who require public assistance have not changed much in the past four decades. Those families who are the prime applicants for socially assisted housing accommodation are the focus of disrepute, resentment and a whole set of negative attitudes." By encouraging cooperatives to take over the responsibility for developing and operating social housing, the overt expenditure by the government on administration and maintenance of public housing is greatly reduced. There are, however, hidden costs associated with providing two-thirds of the membership of cooperatives with a housing subsidy for which they would otherwise not be eligible. Although it is beyond the scope of this study to pursue this aspect of the program, suffice it to say that program logic could vary, depending on the emphasis placed on different motives for encouraging CHP.

### 3.6 Summary

The purpose of this chapter and the previous one was to develop a conceptual framework around which the program analysis could be structured. Developing this understanding of CHP has been justified to identify aspects of program process and logic affecting target participation. In the chapter which follows these aspects of the program will be examined and a method for their evaluation presented.



## **4. Problem Specification**

### **4.1 Introduction**

This chapter is in two parts. First, the problem of biased target participation is described. In chapter 1, the problem was discussed in general terms; here the means for distinguishing between low and moderate-income targets and subgroups of low-income targets are developed and used to interpret the results of a recent CMHC survey in which information on the household characteristics of CHP clients was collected. Second, the failure of the program to attract low-income targets is examined in terms of program process and program logic. Based on this discussion, four research questions are presented. Essentially, they relate to the implementation of process activities and to the validity of program logic.

### **4.2 The Concept of Biased Target Participation**

Biased target participation was described in Chapter 1 as a situation where a program is working to the exclusive or predominant advantage of a subgroup of the designated target population. It was indicated, based on a recent study undertaken by CMHC that, in Alberta at least, CHP is working to the predominant advantage of the moderate and high income subgroups of the designated target population. The proportion of low-income participants was less than desired. As well, it was observed that the program was working to the predominant advantage of certain types of low-income households and not others. To provide the substantive evidence that bias of this nature is occurring in CHP it is necessary to be able, first, to distinguish the low-income segment from the remainder of the target population and, second, to distinguish among different types of low-income targets. The former, in the case of CHP, is achieved by means of a maximum income threshold over which a household's annual income before taxes is deemed to be sufficient to acquire adequate accommodation on the private market. The notion of a threshold income, established according to household size and local market rents for adequate housing, is used by most housing agencies in Canada to identify people eligible for social housing. Essentially, it is based on the assumption that the ability to acquire adequate housing is a problem of having sufficient resources to compete

effectively on the private market.

Distinguishing subgroups of low income targets is a much more difficult task. It is obvious that, for analytical and policy purposes, the issue is how to disaggregate the low-income target population into homogeneous subgroups. Yet, although most housing analysts and administrators acknowledge that these subgroups exist and have implications for social housing program development (see for example Donnison 1969; Rose 1980), not much effort appears to have been devoted to identifying them and determining their housing needs on the basis of acceptable empirical evidence. In lieu of a reliable means of distinguishing subgroups of CHP low-income targets, this aspect of program coverage will be assessed using data from the 1981 Survey of Consumer Finances which describes in general terms, the composition of the population of low-income households in Canada.

#### **4.2.1 Low-income Targets Defined**

The low-income subgroup of the target population for CHP is described in the NHA as households in which the total household income before taxes is insufficient to permit them to rent housing accommodation adequate for their needs at current market rents in the area in which they live. In order to operationalize this definition an acceptable contribution rate is expressed in terms of a shelter-to-income contribution ratio. According to research undertaken by Statistics Canada to identify minimum acceptable levels of consumption (see Statistics Canada 1959, 65-521), in a situation where total household income is in the bottom two quintiles of the national income distribution (see Table 4.1) the household, under some circumstances, may have difficulty acquiring the basic goods and services necessary to maintain an adequate standard of living. These basic goods are defined as food, shelter and clothing. The maximum amount that can be spent on shelter costs, without impinging on levels of consumption acceptable for other necessities, is judged to be 25 per cent of total household income. Shelter costs include monthly rent or mortgage payments and utilities required to make the unit habitable.

For the purposes of program analysis it is necessary to set an upper income limit or threshold to distinguish low income households. The definition of such a threshold for low income targets of CHP, however, is dependent on household size and the market rent for adequate housing in the area in which the household lives. A household comprised of

TABLE 4.1: UPPER LIMITS OF INCOME QUINTILES FOR FAMILIES  
AND UNATTACHED INDIVIDUALS IN CANADA, 1980

|                    | Families            | Unattached<br>Individuals | All Families and<br>Unattached<br>Individuals |
|--------------------|---------------------|---------------------------|-----------------------------------------------|
|                    | ANNUAL INCOMES (\$) |                           |                                               |
| First<br>Quintile  | 14,805              | 5,000                     | 9,657                                         |
| Second<br>Quintile | 23,500              | 7,584                     | 18,000                                        |
| Third<br>Quintile  | 31,207              | 13,418                    | 26,769                                        |
| Fourth<br>Quintile | 41,769              | 21,000                    | 37,444                                        |

(Source: Statistics Canada Publication Number 13-207, 1981.)

a family with several children has more expenses than an unattached individual so an upper income limit for all households regardless of size is not appropriate. Equally, because rental rates for adequate housing vary across Canada, the limit defining the target group should always be based on local conditions.

The most recent study defining low-income households, based on the Alberta rental housing market, was undertaken by the Alberta Housing Corporation (AHC) in September 1981 (Bobrow and Fieldman 1981). These results distinguish between families and single unattached individuals with the former being defined as a group of individuals related by blood, marriage or adoption who share a common dwelling, and the latter as a person living alone or in a household where he or she is not related to other household members. The upper income limit for low-income families in Alberta was set then at \$12,999 and for unattached individuals at \$6,999. In 1983, assuming an annual inflation rate of 10 per cent in recent years, a family with a total annual income below approximately \$15,500 and an unattached individual with an income below approximately \$8,500, living in Edmonton, would be considered part of the low-income target population of CHP.

#### **4.2.2 Moderate-Income Targets Defined**

The rationale for including moderate income households in the target population of CHP relates to the objective of providing a socially adequate living environment. As previously indicated, social and economic integration is presumed to be a factor in upgrading the quality of life in social housing developments. To achieve this objective, CHP benefits have been made available to households with incomes above the level that would indicate a need for public assistance in acquiring adequate housing. The government believes it is unnecessary to set upper income limits for this subgroup under the assumption that social housing, because of its modest nature, is not an attractive alternative to high-income households (Hannley 1982, pers. comm.). For the purposes of this study, moderate-income targets are defined simply as households with incomes above the limit established to define low-income households.

#### **4.2.3 General Composition of the Low-income Target Population**

The upper income limit, defining low-income targets in Edmonton, roughly corresponds with the definition used by Statistics Canada to distinguish low-income people from others in Canadian society (see Table 4.2). For example, in 1980 (the latest year for which data are available), the upper income limit for a family of four living in an urban area with a population over 500,000 is set at \$12,807 and for an unattached individual at \$5,822. In 1983, assuming a 10% annual inflation rate since 1980, the upper income limit for the same family would be approximately \$15,500 and for an unattached individual approximately \$7,500. Consequently, the information compiled by Statistics Canada on the socio-economic characteristics of low income households can be used to distinguish between subgroups of low-income targets of CHP. Ideally, of course, given the fact that the information will be used in this study to identify bias in target participation in Alberta cooperatives, it would be more appropriate to know the composition of the low-income population in Alberta specifically, rather than the composition of the low-income population in Canada. Unfortunately, Statistics Canada and the Alberta Bureau of Statistics both report that this type of information is not available for Alberta. Statistics Canada did indicate, based on Consumer Finances data, that the incidence of low-income people in Alberta is slightly lower than that reported for Canada, but the



TABLE 4.2: REVISED LOW INCOME CUT-OFFS BY FAMILY SIZE IN  
URBAN AREAS OF OVER 500,000 PEOPLE IN CANADA, 1980

| SIZE OF FAMILY UNIT | MAXIMUM ANNUAL INCOME (\$) |
|---------------------|----------------------------|
| 1 person            | 5,822                      |
| 2 persons           | 8,438                      |
| 3 persons           | 10,767                     |
| 4 persons           | 12,807                     |
| 5 persons           | 14,316                     |
| 6 persons           | 15,716                     |
| 7 or more           | 17,232                     |

(Source: Statistics Canada Publication Number 13-207, 1981.)

general compositions of the populations were thought to be similar. Since it is necessary for this analysis to be able to distinguish between subgroups of low-income CHP targets, the Canadian statistics will have to be deemed appropriate for lack of more specific information. However, the fact that there are fewer low-income people in Alberta, in general, will be allowed for when considering the extend to which participation in CHP is biased.

All of the information describing the composition of the low-income population in Canada, that is presented in the following section, was obtained from The Statistics Canada Survey of Consumer Finances (Statistics Canada 1981). Essentially the survey obtained information on incomes received in 1980 from a sample of approximately 17,000 households. Based on this data it was estimated that 12% of all families in Canada have incomes below the low income cut-offs displayed in Table 4.2. The majority can be identified as young married couples with one or two dependent children, couples over 55 years of age with no dependent children, and female-headed single parent families. Families headed by individuals 34 years of age or younger comprise approximately 35% of low-income families in Canada. Households headed by individuals 55 years of age and older in which there are no dependent children comprise approximately 28% of all low-income families. Of all families headed by females in Canada, approximately 49% are below the low-income cut-offs, compared with 19% of all male-headed families and 17% of all families headed by two parents. Approximately 67% of all low-income families include no more than two dependent children.



For approximately 50% of low-income families the major source of income is from payments made by governments through federal-provincial or provincial-municipal social welfare programs which provide family allowances, old age security allowances and social assistance payments. For less than one-third the major portion of the household income is from wages and salaries. In Alberta, at least, the annual household income for families existing on government transfer payments is less than half the low-income threshold, placing them at the very lowest level of the national income distribution. For example, currently in Alberta, the annual household income provided from social assistance payments to a single mother with two dependent children ranges between \$7,000 and \$8,000.<sup>3</sup>

Of all single unattached individuals in Canada, 39.6% are low income. The majority of these (approximately 65%) are females 55 years of age or older. Most low-income single unattached individuals subsist on incomes provided through public social welfare programs, less than one-quarter receive their income from wages and salaries. As is the case with families, single individuals who are dependent entirely on the government for their livelihood have an annual household income well below the low-income cut-offs. For example, in 1983, a retired person whose sole source of income was old age security, including the guaranteed annual income supplement provided by the Alberta Government, received an annual household income of approximately \$5,000.<sup>4</sup>

The incidence of low-income families and individuals runs higher among certain groups in Canadian society. Of all households headed by non-Canadian-born individuals, 16% of the families and 43% of the unattached individuals are low-income. As well, the incidence of low-incomes among Native Indians, Inuit and Metis is higher than the rate for all families and individuals in Canadian society (Adams 1970; The Special Senate Committee on Poverty 1971). At the same time, there are certain characteristics that are common to all low-income households in Canada regardless of age, family status or cultural background. The most obvious is the generally low level of educational attainment. Approximately 87% of all low-income households are headed by individuals with some high school but no post secondary training; of this 87% almost one-half are headed by individuals with less than grade 8 education.

<sup>3</sup>This social assistance figure was obtained through a phone call to Alberta Social Services.

<sup>4</sup>This pension figure was obtained through a phone call to Alberta Social Services.

#### 4.3 Problem Specification

It was indicated in Chapter 1 that in May 1982 CMHC undertook a comprehensive evaluation of their social housing programs. As a part of the evaluation a questionnaire was distributed to a random sample of occupants in CHP funded housing across Canada. Among other things, the survey was intended to provide information on the characteristics of CHP clients and to give CMHC an indication of the effectiveness with which their housing needs are met by cooperative housing. In Alberta, 1500 cooperative housing occupants received a questionnaire and 931 were completed and returned, for a response rate of 62%. In this section, data from this survey are used to describe the extent to which CHP is working to the predominant advantage of certain subgroups of the target population. This description is based on the assumption that cooperatives are funded as social housing developments on the basis that at least one-third of their members are low-income.

Table 4.3 shows the distribution of respondents living in Alberta cooperatives by annual household income and household composition. Although the income categories used by CMHC do not correspond exactly with the upper income limits established in this thesis to identify low-income people (i.e. the limit of \$15,500 for families and \$8,500 for individuals), bias in target participation is still obvious. The incidence of families and single unattached individuals in Alberta cooperatives with household incomes below \$15,000 and \$10,000 (the categories that correspond closest with the upper income limits established for this thesis) is less than one-third of the total number of respondents with only 16% of the families indicating incomes below \$15,000 and 10% of single unattached individuals indicating annual household incomes less than \$10,000.

To some extent this bias in favor of higher-income targets can be explained by the method used by CMHC to calculate the ongoing assistance for which cooperatives are eligible. In Chapter 2, the funding provided to cooperatives through section 56.1 of the NHA was described. Essentially, a cooperative is eligible for monthly assistance which amounts to the difference between the payments required to pay off a mortgage at the current market rates and the payments that would be made if the interest rate was 2%. Part of this assistance is used to lower the actual monthly rents of all housing units in the project to the lower end of market rents in the area in which the project is located. The

TABLE 4.3: DISTRIBUTION OF OCCUPANTS IN ALBERTA COOPERATIVES  
BY HOUSEHOLD COMPOSITION AND ANNUAL HOUSEHOLD  
INCOME

| Income (\$)     | HOUSEHOLD COMPOSITION |      |                      |      |       |
|-----------------|-----------------------|------|----------------------|------|-------|
|                 | Family                |      | Single<br>Unattached |      | Total |
|                 | N                     | %    | N                    | %    | N     |
| Less than 5,000 | 3                     | .4   | -                    | 0    | 3     |
| 5,000 - 10,000  | 48                    | 7.4  | 23                   | 9.4  | 71    |
| 10,001 - 15,000 | 53                    | 8.2  | 23                   | 9.4  | 76    |
| 15,001 - 20,000 | 165                   | 26.0 | 82                   | 34.0 | 247   |
| 20,001 - 30,000 | 189                   | 29.0 | 48                   | 20.0 | 237   |
| Over 30,000     | 135                   | 21.0 | 25                   | 10.0 | 160   |
| Missing         | 50                    | 8.0  | 43                   | 18.0 | 93    |
| TOTAL           | 643                   | 100  | 244                  | 100  | 887   |

(Source: Survey of Social Housing Projects, 1982,  
unpublished information obtained from C.M.H.C.)

remainder goes to operating costs and to providing "deep subsidies" to low-income cooperative members to reduce their rent to a rate which is no more than 25% of their monthly household income. Unfortunately, in areas where the production costs for housing are high (i.e. costs of land and construction) there is generally a considerable difference between actual and lower end of market rents, and this absorbs most of the monthly assistance. Very little money is left to provide deep subsidies. In high production cost areas CMHC leaves it somewhat to the discretion of the cooperatives to strike a balance between the economic viability of the housing development and the provision of affordable housing for low-income households. Regardless of the production costs, however, it is stated in the CHP guidelines and Procedures Manual (CMHC 1980) that at least 15% of the membership of a cooperative must be comprised of low-income households given that there is sufficient funds in the subsidy pool.

Calgary and Edmonton are considered areas where the production costs for housing are high, so it is reasonable to suppose that there is not much deep subsidy funding available for low-income households in these cities. Yet, in Toronto, where production costs for cooperative housing are similar to those in Edmonton and Calgary, approximately 20% of the cooperative housing occupants surveyed in the 1982 CMHC

social housing program evaluation were low-income households as compared with 13% of those surveyed in Alberta cooperatives (Clarkson 1983, pers.comm.). It is always possible that this discrepancy resulted from an inadequacy in CMHC's survey procedures but if it is taken at face value it raises a question of central importance for the research design for this thesis. On the one hand, it could reasonably be inferred that a considerable amount of bias in low-income participation rates in Alberta cooperatives is attributable to the method of calculating deep subsidy funding. But then, on the other hand, there is the apparent evidence that the deep subsidy is not as much an obstacle to low-income participation in Toronto, which points to the possibility that other causes of bias are more important in Alberta. These other causes will be discussed in greater detail in a following section and their effect on bias in target participation in Alberta cooperatives is examined in the remaining chapters of this thesis.

Another type of bias in target participation is evident when certain characteristics of families with incomes below \$15,000 and of single individuals with incomes below \$10,000 included in the CMHC survey are compared with those of the population of low-income people in Canada as described by The 1981 Survey of Consumer Finances. Although, as indicated, it would be more appropriate to compare the socio-economic characteristics of low-income occupants of Alberta cooperatives with the general composition of the low-income population in Alberta, this type of information is not available. As a result, data from the 1981 Consumer Finances survey are used in this section as the basis for identifying the extent to which CHP is working to the predominant advantage of certain subgroups of its low-income target population.

Tables 4.4 and 4.5 show the percentage distribution of low-income respondents from Alberta cooperatives and of the general population of low-income people in Canada by selected characteristics. In general, the data presented in Table 4.4 indicate that single unattached individuals, childless couples, families with more than two dependent children, and low-income people with no high-school education are underrepresented in the CMHC study data. In the general population of low-income people single unattached individuals comprise more than one-half of the total (58%); in the CMHC data only 18% of the low-income respondents from Alberta cooperatives were single unattached individuals. In the Statistics Canada Survey of Consumer Finances data 20% of the total population of



TABLE 4.4: PERCENT DISTRIBUTION OF LOW-INCOME HOUSEHOLDS  
IN THE C.M.H.C. STUDY DATA (1982) AND THE SURVEY  
OF CONSUMER FINANCES STUDY DATA (1980)

|                                                 | C.M.H.C. <sup>1</sup> | STATISTICS CANADA <sup>2</sup> |
|-------------------------------------------------|-----------------------|--------------------------------|
| By Household Composition                        | %                     | %                              |
| Family                                          | 82                    | 42                             |
| Single Unattached                               | 18                    | 58                             |
| By Family Status                                |                       |                                |
| Family headed by a married or common-law couple | 53                    | 40                             |
| Single parent- Female                           | 42                    | 32                             |
| Male                                            | 0                     | 2                              |
| Married couple, no dependents                   | 5                     | 20                             |
| By Number of Dependent Children                 |                       |                                |
| None                                            | 44                    | 38                             |
| One                                             | 45                    | 24                             |
| Two                                             | 11                    | 24                             |
| Three                                           | 0                     | 9                              |
| Four or more                                    | 0                     | 5                              |
| By Education                                    |                       |                                |
| 0-8 years                                       | 5                     | 42                             |
| Some high-school, no post-secondary             | 63                    | 40                             |
| Some post-secondary                             | 32                    | 18                             |

<sup>1</sup>Source: Survey of Social Housing Projects, 1982.  
Unpublished information obtained from C.M.H.C.

<sup>2</sup>Source: Statistics Canada Publication Number 13-207, 1981.



low-income people in Canada are childless couples as compared with 5% in the sample of respondents living in Alberta cooperatives. In the CMHC data there are no households with more than two dependent children whereas in the Statistics Canada data they comprise 14% of the total population. Similarly, only a very small proportion of the tenants in Alberta cooperatives have no high-school education (5%) compared with more than two-fifths (42%) of the general population of low-income people in Canada.

The data presented in Table 4.5 further indicate that families with household heads over 35 years of age and single unattached individuals under 35 years of age are underrepresented in Alberta cooperatives when the CMHC and Statistics Canada data are compared. As well, the incidence of families and unattached individuals who rely on transfer payments for their major source of annual household income is substantially less in the CMHC data than in the Statistics Canada data. Conversely, families with one or two dependent children headed by individuals under 35 years of age who have some post-secondary education and who receive the major source of their household income from wages and salaries are overrepresented in the CMHC data.

The underrepresentation of some of these subgroups in the CMHC study data can be explained by considering program policies. In the scheme of social housing programs implemented by CMHC, cooperative housing is primarily intended to satisfy the needs of families with dependent children. To some extent, the allocation of funds for cooperatives is based on the family orientation of the project, as revealed, for instance, by proximity to schools and play areas for children. Consequently, overrepresentation of families must be expected. Similarly, the low incidence of people over 65 years of age participating in CHP can be explained by the fact that, in Alberta at least, the government provides specially designed housing through the Senior Citizens Non-Profit Housing Program. People over 65 years of age are encouraged to find accommodation in projects built under this program rather than in family-oriented social housing like cooperatives.

Other discrepancies in low-income target participation are more difficult to account for. There is no apparent reason for the underrepresentation of low-income single unattached individuals and married couples without dependent children who are under 65 years of age. CMHC does promote some blending of different types of households, as evidenced by the number of higher-income single individuals residing in

TABLE 4.5: PERCENT DISTRIBUTION OF LOW-INCOME FAMILIES AND UNATTACHED INDIVIDUALS IN THE C.M.H.C. STUDY DATA (1982) AND THE SURVEY OF CONSUMER FINANCES STUDY DATA (1980)

|                        | C.M.H.C. <sup>1</sup> |                           | STATISTICS CANADA <sup>2</sup> |                           |
|------------------------|-----------------------|---------------------------|--------------------------------|---------------------------|
|                        | Families              | Unattached<br>Individuals | Families                       | Unattached<br>Individuals |
|                        | PER CENT (%)          |                           |                                |                           |
| By Age                 |                       |                           |                                |                           |
| Under 35               | 76                    | 0                         | 34                             | 32                        |
| 35 - 54                | 18                    | 11                        | 37                             | 10                        |
| 55 - 64                | 3                     | 27                        | 13                             | 12                        |
| Over 65                | 3                     | 62                        | 15                             | 45                        |
| By Source<br>of Income |                       |                           |                                |                           |
| Wages and<br>Salary    | 77                    | 80                        | 43                             | 27                        |
| Transfer<br>Payments   | 9                     | 13                        | 50                             | 60                        |
| Other                  | 14                    | 7                         | 20                             | 15                        |

<sup>1</sup> Source: Survey of Social Housing Projects, 1982, unpublished information obtained from C.M.H.C.

TABLE 4.6: DISTRIBUTION OF SINGLE UNATTACHED INDIVIDUALS IN ALBERTA COOPERATIVES BY ANNUAL HOUSEHOLD INCOME

| Income (\$)         | Single Unattached Individuals |     |
|---------------------|-------------------------------|-----|
|                     | N                             | %   |
| Less than \$5,000   | 0                             | 0   |
| \$5,000 - \$10,000  | 23                            | 11  |
| \$10,001 - \$15,000 | 23                            | 11  |
| \$15,001 - \$20,000 | 82                            | 41  |
| \$20,001 - \$25,000 | 36                            | 18  |
| \$25,001 - \$35,000 | 16                            | 9   |
| Over \$35,000       | 21                            | 10  |
| TOTAL               | 171                           | 100 |

(Source: Survey of Social Housing Projects, 1982, unpublished information obtained from C.M.H.C.)

Alberta cooperatives (see Table 4.6). As well, the low incidence of families headed by individuals in the 35-54 year age group and single unattached individuals under 34 years of age is difficult to explain. For many low-income people of this age, housing opportunities provided through programs like CHP are the only means of acquiring adequate accommodation at an affordable rate.

One of the most difficult discrepancies to account for is the underrepresentation of the subgroup of very low-income people who rely on government transfer payments for their livelihood. This subgroup makes up a large proportion of the low-income population in Canada. Since the majority can be identified as female headed families or families headed by a chronically ill or handicapped father (Rose 1980), their absence in CHP cannot be attributed to program policy. Indeed, if the assumption made in chapter 2 is correct - that CHP may have been created specifically for the purpose of providing adequate housing to long term social housing clients - the program policies should be designed to facilitate the participation of this subgroup. Many of these households are dependent on transfer payments because the head is unable to work for long periods, and their prospects of eventually competing on the private housing market would seem to be considerably less than for higher-income, self-supporting households. For many of them, social housing is a long term proposition. Presumably, as well, cooperative housing would be more appropriate to their needs than conventional subsidized rental housing.

Information provided by CMHC on the ethnic background of the male heads of household was not sufficient to determine whether or not they were non-Canadian or Canadian born. The survey question asked respondents to indicate the ethnic group they or their ancestors belonged to, so the incidence of low-income recent immigrants in cooperative housing is not known. However, the data from this question did indicate that none of the Alberta respondents were Native Indians, Inuit or Metis. Considering the reported high incidence of low-income people among the Native peoples in Canada, their absence in cooperative housing is difficult to account for.

Apparently, then, explanations other than program policy, for the overrepresentation of higher-income targets and of certain types of low-income targets are required to account for the bias found in CHP target participation. It is the object of this study to identify some of these explanations to provide information for the purposes

of a formative program evaluation. Some direction for this type of research effort can be found in the literature of program evaluation theory.

#### **4.4 Explaining Program Failure**

As indicated in Chapter 1, according to some program evaluation theorists, explanations for the failure of programs to achieve their objectives can be grouped into two categories: failure in the implementation of program process activities, and failure in the logic (i.e. assumptions) underlying the program design.

Following from this, in a program like CHP where target participation is voluntary, two reasons for the failure to attract low-income targets can be envisaged. First, the access strategy - the structural and organizational arrangements and opportunities that allow program participation - implemented by housing cooperatives in Edmonton may be presenting barriers to the full participation of low-income targets. This would indicate a failure in process. Second, the low-income targets may be choosing to take advantage of other social housing alternatives available to them because CHP is less responsive to their needs, indicating a failure in program logic. In the following section each of these explanations for CHP's failure to attract low-income targets is discussed. Four research questions, two relating to program process and two dealing with program logic, are presented in the final section of this chapter. Essentially, these questions are intended to guide the subsequent evaluation of these aspects of the program on target participation.

##### **4.4.1 Program Process - The Access Strategy**

To determine the access strategy, the 11 cooperatives in Edmonton in the operations stage as of July 1982, were contacted (see Figure 2.1). It was found that each implemented a slightly different procedure when recruiting and selecting potential members. However, it is possible to make some generalizations which can be considered representative of cooperatives in Edmonton as a whole. In general, the strategy for allowing target participation in social programs has two components, marketing and selection. Marketing activities are those aimed at recruiting intended recipients. For example, making people aware of program benefits and commitments can be considered part of the marketing process. Selection activities are those procedures for choosing



applicants to participate in the program.

A person wishing to participate in CHP can gain access to the program during the start-up stage, as a member of a group wishing to incorporate and develop cooperative housing, or at the operations stage, as an individual or family wishing to become a member of the cooperative and reside in the housing project. In Edmonton, according to information from CMHC officials, the groups selected for start-up funding have been comprised of moderate and high-income people. The exceptions have been special-interest groups such as handicapped people or other groups comprised of a mixture of low, medium and high income households (Tye 1982, pers. comm.). For the purposes of this study, therefore, it is assumed that the majority of low-income targets obtain access at the operations stage and the discussion of marketing and selection activities will apply only to that stage.

All cooperatives have a membership committee which is responsible for implementing their access strategy. The membership committee follows predetermined application and waiting list procedures agreed to by the cooperative membership. The marketing strategy of cooperatives in Edmonton is operated under the assumption that designated targets will inquire about the program without having to establish formal marketing activities. This differs from the approach used by the public agencies that provide social housing in Edmonton. They actively recruit participants through social service agencies and advertising campaigns, whereas cooperatives tend to rely on word of mouth and the occasional newspaper and magazine article to make their existence known. Since all the cooperatives contacted had a waiting list, recruiting applicants did not seem a necessary activity to them.

The selection strategy of cooperatives in Edmonton is considerably more formal. All require prospective members to submit a written statement explaining, among other things, why they want to move to the cooperative and the talents and skills they would bring with them. Some cooperatives request the information in the form of an unstructured letter written to the membership committee, while others provide an application form which elicits similar statements of intent.

Upon submitting this written statement, the membership committee interviews applicants and their families individually. Most carry out the interview in an informal setting



such as a coffee party hosted by the membership committee. All carry out the interview at the cooperative housing project. In general, the interview has two objectives: to explain to prospective members the responsibilities and benefits of living cooperatively; and to determine their level of commitment to cooperative principles. The last stage in this selection process varied little among the cooperatives. The membership committee holds a vote to determine if the applicants interviewed would make suitable members. Recommendations are then submitted to the Board of Directors for approval. When a unit becomes vacant, the committee selects a household from the waiting list of approved applicants to fill the vacancy. This selection is done on the basis of two criteria: which household's needs are best met by the unit available (for example, a large family would be sought for a five bedroom unit), and which household's income level best complements the cooperatives desired income mix. Some cooperatives require that new members make a small downpayment which may range from \$500 to \$1,000. The downpayment plus interest is returned when the household leaves the cooperative. It is important to note that most of the cooperatives emphasized that members were not selected on the basis of their ability to make the downpayment. If it cannot be afforded this requirement is waived until the household's financial circumstances improve.

For low-income targets to gain access to the program at the operations stage requires, first, that they are aware the program offers subsidized housing opportunities. They then must contact the cooperative(s) they would like to reside in, submit the required application statement, attend an interview at the housing project and, finally, be approved by the membership committee and the board of directors.

#### **4.4.2 Program Logic**

There are two assumptions underlying program logic which relate to the participation of low-income targets in CHP. These are, first, the assumption that the requirements for a socially and psychologically adequate living environment (outlined in the federal government's revised set of guidelines for the development of social housing) are a reflection of the needs and desires of social housing clients; and, second, the assumption that the cooperative way of life is a viable housing alternative to low-income people.

#### 4.4.2.1 Assumption 1: The Requirements of An Adequate Living Environment

The validity of the first assumption has been questioned by a number of housing policy analysts such as Onibokun(1971,1972) who has been one of its most vocal critics. He argues that the findings of the Task Force on Housing and Urban Development, which greatly influenced the revised guidelines, were not based on any systematic and objective research and were not comprehensive in scope. Rather, the members of the Task Force drew their conclusions from informal discussions with public housing tenants on a "fact-finding" trip across Canada and cursory observations, and recommended that assistance and approval for new public housing projects be stopped. Onibokun argues that this recommendation was based on the intuitive beliefs of Task Force members regarding problems with public housing and the needs and preferences of its residents. Hence, there is no basis for assuming that they reflect the perspectives of public housing clients in general.

Onibokun also criticizes the research methods of Goldfarb's study commissioned by the Task Force for the development of the revised social housing guidelines. He suggests that it was highly subjective and unrepresentative. As indicated in Chapter 3, the study focused mainly on the Regent Park group of housing projects which, Onibokun argues, were not typical of public housing in Toronto, let alone of housing projects across Canada. Thus, the findings were not applicable to other situations. Above all, the research did not follow scientific procedures of investigation. As Onibokun explains, "It was based on a summary of impressions gained from staged group discussions, a method very limited in its reliability and dependability."

Dennis and Fish(1972) concur with Onibokun's appraisal of the Task Force studies. In a more general sense, they stress that too much emphasis in housing policy research in Canada is placed on economic, jurisdictional and administrative aspects. In terms of consumer preference for both public and private housing development, there is little literature or completed research useful to policy development. Underlying their argument is a concern that without information on consumer preferences, social housing programs will reflect primarily the middle class interests of planners and politicians without adequate evidence that these

views are shared by intended recipients of program services.

In the literature of program evaluation theory, this issue is discussed frequently, since the failure of social programs to achieve their objectives can often be attributed to a disregard for the differing perspectives of policymakers, and intended recipients of program services. As Smith(1971) emphasizes with respect to housing policy development, any attempt to define housing need and preference takes the analyst into a very contentious, value-filled area. What appears as a social problem to one group may not be perceived as such by another. As a result, the planners of a program concerned with the quality of housing available to low-income groups may have a professional understanding of housing quality that stresses criteria different from those held by the people who live or are expected to live in that housing.

More than ten years have passed since Onibokun and Dennis and Fish voiced their concerns about Canadian housing research and there is, as yet, little information on consumer preferences for social housing useful to policy development. Perhaps because of the large measure of agreement, at the philosophical and speculative level, that opportunities for tenant participation in housing design and management and social and economic integration will improve the quality of life in social housing, not much effort has been devoted to validating this assumption on the basis of acceptable empirical evidence.

A review of published Canadian literature in the field of social housing revealed that most of the scientific and empirical research in the area of consumer preferences focuses on physical needs, such as the type and structure of the housing and the preferred number of bedrooms and bathrooms. A number of systematic and objective research methods have been developed for this type of study, in which the problem of determining consumer needs and desires is approached by identifying factors affecting tenant satisfaction with their housing. The underlying assumption is that satisfaction is a measure or indicator of a fulfilled need.

The comparatively meagre research aimed at identifying the social correlates of tenant satisfaction has tended to focus on the effects of involving tenants in the

C design and management of social housing. For the most part, these studies have not overcome difficulties of conceptualization and practical measurement in their examination of the effects of tenant involvement in these processes. The reported findings and conclusions are usually based on subjective impressions and cursory observations, an approach that considerably reduces their utility in policy formulation and decision-making.

Onibokun(1971) is an example of a typical social housing study aimed mainly at identifying the physical requirements of an adequate living environment as defined by social housing clients. His study of eighteen Ontario housing projects attempted to determine the relative habitability of public housing and the factors by which habitability was affected. It was based on data collected by direct interview technique. A thirty-page questionnaire was administered to 199 female heads of households in public housing projects in the Canadian cities of Kitchener, Guelph and Galt. Each respondent was asked to identify, on a five point Likert scale, her degree of satisfaction with each of seventy-four selected attributes. The list included things like "quality of floor", "quality of walls", "facilities provided to keep garbage", "playground for children living in the project," and "management response to necessary repairs". The relative habitability of each project was calculated by combining satisfaction levels experienced for each of the attributes. The analysis involved comparisons among housing projects and within four residential subsystems: (1)the dwelling unit; (2)the environment; (3)the management or institutional arrangements under which the housing unit and environment are administered; and (4)the tenant.

\* Although Onibokun's results provided some of the first valid and reliable empirical evidence on levels of consumer satisfaction in public housing and factors affecting that satisfaction, perhaps his greatest contribution to the study of social housing was the methodological approach he introduced in the Canadian empirical literature. The idea of obtaining the tenants' perspectives on social housing quality by asking them to indicate their relative satisfaction with various aspects of the residential environment has since been adopted by CMHC and some other provincial and municipal housing agencies in their social housing program reviews (see for



example Johnson 1973; Andrews and Breslauer 1976).

Unfortunately, a similar systematic and objective research approach has not been developed with respect to the social correlates of housing satisfaction. As a consequence, the assumptions about a socially and psychologically adequate living environment which underly the revised social housing guidelines have yet to be validated on the basis of acceptable empirical evidence. Some examples from the literature to substantiate this claim are reviewed below.

In 1973, CMHC in conjunction with the Manitoba Housing and Urban Renewal Corporation (MHRC) sponsored an experiment which involved low-income social housing clients in the design of two housing projects, one in Winnipeg and the other in Brandon (Holmen and Barker 1975; Holmen 1976a and 1976b). The primary objectives of the experiment were to determine: (1) the feasibility and advisability of tenant participation in the design of social housing projects; (2) the social implications of the exercise; and (3) useful methods of involving tenants in the design process. For each project twenty households were chosen from a list of volunteers to take part in the experiment. The only requirement for participation was that the households be current tenants of social housing in Winnipeg or Brandon. To expedite and facilitate their involvement, a coordinator/ architect was hired. His tasks included the establishment of a forum for the design process and the development of techniques to help participants understand and formulate a design for the project. For each project, the design phase took approximately 11 months to complete. At the conclusion of the exercise an overall assessment of the experience was made by a steering committee comprised of representatives from CMHC, MHRC and the low-income group involved, plus the coordinator/architect.

In the final assessment, the experiment was reported to have contributed considerable information on consumer preferences and on the way to involve tenants effectively in the design process. As well, it was felt that the exercise resulted in a high level of tenant satisfaction with the housing project and the individual dwelling units, and fostered the development of a social cohesion within the tenant groups which manifested itself in their decision to organize and assume management responsibilities in the completed projects. For the most part, however,



these findings were based on the impressions of the steering committee and do not appear to be derived from an objective research procedure. Their accuracy is, therefore, open to question. As well, since no information was provided to describe the tenant groups who participated in the experiment, and because the issue of representation was not dealt with, it cannot be assumed that the results are applicable to other subgroups of the population of social housing targets.

Similar experiments, focusing on tenant participation in the management of social housing rather than design, are documented in the empirical literature (see, for example, Audain, 1970 and Weston 1979). These articles report high levels of satisfaction with social housing when the tenants are given opportunities to become involved in the management of the projects in which they reside. The results are based on the subjective impressions of observers, though, and participative issues, such as the proportion of the tenant population that became involved and its representativeness of the total population, are not dealt with. The results are thus of limited value for the purposes of policy development.

Only one study was found in which the relationship between satisfaction and tenant participation in the design and management of social housing was examined using a scientific research approach (Andrews and Breslauer 1976). In this case, however, there was no evidence to support the notion of a positive correlation between the two variables. Data were collected from residents and ex-residents of a cooperative housing project in Mississauga, Ontario, using interview surveys, activity diaries and observation techniques to identify, among other things, the satisfaction among residents with various aspects of the cooperative and the nature and extent of their involvement in cooperative affairs. In the analysis the authors attempted to find a correlation between several measures of satisfaction and participation levels but the results were inconclusive. They concluded that the relationship between the variables is complex and difficult to measure.

Considering how the information used to develop the federal government's revised guidelines was obtained, and in light of the limited empirical evidence to validate their underlying assumptions, it is reasonable to assume that biased target participation in CHP may be a result of discrepancies or potential conflicts in the way

policymakers and the intended recipients of social housing benefits define an adequate living environment, socially and psychologically.

#### 4.4.2.2 Assumption 2: The Cooperative Way of Life

The second assumption relating to target participation in CHP is that the cooperative way of life is a viable housing alternative to low-income people. As described in Chapter 2, cooperative housing places the responsibility for planning and operating the development on the members of the cooperative organization. Consequently, cooperative housing demands a high degree of participation and commitment from its residents.

In cooperative housing the right to occupy the allocated space includes the responsibility for maintaining that space according to the rules and regulations of the cooperative. In most cases, it involves participation in the management of the cooperative as a corporate entity and the maintenance of the property it owns. In a medium size cooperative, this commitment usually amounts to at least 6 hours a week per household. Cooperatives, particularly in their first years of operation, cannot sustain a high turnover of tenants. Since members are also responsible for management of the corporation some continuity is required from one year to the next for the efficient and effective operation of the housing project. Consequently, some cooperatives require that new occupants commit themselves to at least a one year lease.

Two case studies of experiences with the start-up and operation phases of cooperatives, one by Andrews and Breslauer (1976) mentioned earlier and another by Dineen (1974) concerning a cooperative in the Donvale Community of central Toronto, provide empirical evidence of the demands placed on the members of a cooperative housing development. They report similar accounts of endless struggles with elected and appointed officials from all levels of government, with local taxpayers, and within the cooperative organization itself. From their observations the researchers arrive at the same conclusion - that the success of the cooperative in enduring these conflicts is dependent on a strong commitment to cooperative principles and a willingness among members to devote personal time to the affairs of the cooperative.

It was also reported in Chapter 2 that in Canada at least, housing cooperatives are defined as non-profit and non-equity organizations. This means that when a cooperative member sells his share and ends his membership he is recompensed only to the extent of his original contribution and, in most cases, for the cost of any improvements he has made to his unit that were approved by the membership of the cooperative as a whole, as represented by the elected board. What the cooperative member has then is the right to participate fully in the affairs of the cooperative, and the right to occupy the space a cooperative allocates to him and his household. The cooperative member does not have the right to any profit that might be realized from the sale of his share in the corporation, as would be the case in conventional ownership tenure. This difference between ownership and cooperative tenure stems, in part, from a fundamental principle of the cooperative housing sector: that homeownership should be viewed primarily as an opportunity to gain control over ones' living environment, to obtain some security of tenure, and to become part of a community, and not as an opportunity for investment and speculation (Van Dyke 1976).

For those who find it difficult to accept this view of housing and the limitations on equity accumulation which follow from it, or the personal time a cooperative demands, cooperative housing may not be a viable alternative. Therefore, even if the revised set of guidelines is an accurate reflection of the needs and desires of social housing clients, low-income people may not be participating in CHP because, in their eyes, it is not an attractive form of housing.

#### 4.5 Research Questions

Four research questions emerge out of these possible explanations for program failure to attract low-income targets. First, to attempt to determine whether or not the recruitment and selection procedures implemented by housing cooperatives in Edmonton present barriers to participation by low-income targets, research questions 1 and 2 were developed:

1. Are low-income targets of CHP informed about the program? Specifically, are they aware the program exists, that it provides subsidized accommodation

and that tenants are responsible for project management and maintenance?

2. Is the selection strategy implemented by housing cooperatives in Edmonton a barrier to full participation by low-income targets? Specifically, which aspects, if any, of the application procedures are difficult for low-income targets to complete?

Second, to test the validity of the assumptions that the revised social housing guidelines are an accurate reflection of the housing needs and desires of social housing clients and that the cooperative way of life will be attractive to them, the following research questions will be addressed:

3. Are the federal government's revised social housing guidelines an accurate reflection of the housing needs and desires of low-income targets? Specifically, would they find an integrated residential environment acceptable, do they desire ownership opportunities and do they feel they should have an opportunity to participate in the management of their housing while resident in social housing?

4. Is the cooperative way of life attractive to low-income targets? Specifically, do they view ownership as an opportunity to exercise some control over their living environment and to become part of a community, and are they willing and able to assume responsibility for the management of their housing?

## **5. Research Methods**

### **5.1 Introduction**

In this chapter the methods which will be used to answer the research questions put forward in Chapter 4 are described. The chapter begins with a discussion of the factors that influenced the decision to choose this particular research approach to the problem of biased target participation. This is followed by a description of the sampling procedures, the research instrument and the method used to administer it. The chapter concludes with a discussion of the success of this approach and a description of the sample obtained.

### **5.2 Background**

A variety of techniques may be used alone or in combination to undertake a formative program evaluation. The particular approach chosen must take into account the resources available to the researcher and the availability, ease of access and quality of potential sources of data. After considering the various data sources which could provide information on biased target participation in CHP it was decided that an interview-assisted questionnaire administered to a sample of low-income people would be an appropriate research method for the purposes of this study.

At the outset it was hoped that the problem of biased target participation could be examined from several perspectives. The intention was to synthesize data obtained from interviewing low-income people with information from program records and evaluation studies. Unfortunately, since appropriate data from these latter sources could not be obtained, the research design had to be modified. Essentially, it was hoped that historical information on program coverage of the target population could be obtained from secondary sources such as program records. For example, while in Ottawa during August 1982, collecting information for this thesis, it was learned that data on participation rates could be tabulated by household income for the years 1973 to 1978. This was because cooperative members were required to submit an annual declaration of their household income to CMHC. Since there were only five housing cooperatives in Edmonton in 1978, however, this information was judged to be of limited value. Moreover, when the



program was slightly altered in 1978 the requirement was dropped. Presently, only those occupants requesting a deep subsidy are required to declare their income and then only to the cooperative organization. Thus the only possible source of information on participation rates in CHP is the CMHC program review studies, which include occupant surveys such as the 1982 social housing program evaluation used in this thesis. Unfortunately, many of these evaluations are confidential and could not be reviewed. The 1982 social housing program evaluation is a typical example. Although CMHC was prepared to provide the raw data from the questionnaire survey, the report itself, which was completed in April 1983, is as yet not available to the public.

As a result of these problems encountered in obtaining secondary information it was decided to administer an interview-assisted questionnaire to a sample of low-income people in Edmonton to collect the data for this study. A study based on information obtained from a single data source places certain constraints on the use of results for program evaluation. Since, in the final analysis, the research questions addressed in this thesis must be considered in light of information from a single perspective - that of the results of an interview survey - it must be considered to be only exploratory (Babbie 1979,85). Although it will provide an indication of certain conditions that may warrant a more thorough examination, the results in themselves will not explain why target participation in CHP is biased.

### **5.2.1 The Sample**

The selection of a sample to take part in this study was based on two requirements. First, the sample had to be comprised of low-income people living in Edmonton who are eligible but not participating in CHP; and, second, for practical considerations the sample had to be easily identifiable as low-income people and accessible to the researcher.

Low-income targets currently participating in CHP at the time of the study were excluded by the nature of the research questions which are structured to identify barriers to target participation. Low-income program participants have obviously overcome these barriers, and so the questions are not appropriate to their situation. It should be noted, however, that their perspective on the problem of biased participation would provide

useful information for formative evaluation purposes.

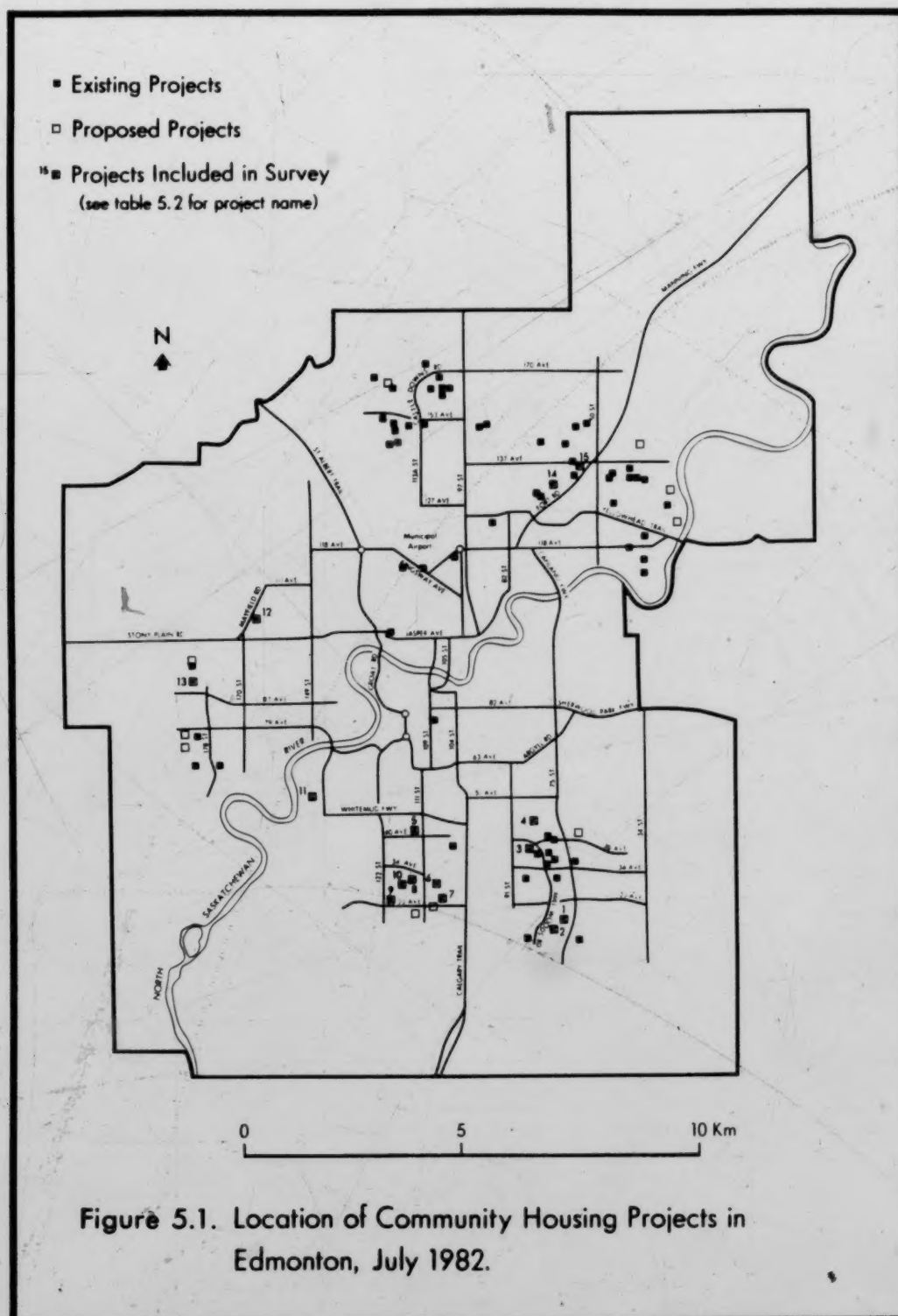
One population from which an appropriate sample can be drawn is the tenants of community housing in Edmonton. The Community Housing Program, currently implemented in Edmonton on a joint basis by CMHC, the Alberta Housing Corporation (AHC) and the Edmonton Housing Authority (EHA), is another social housing program. Its primary objective is to "provide adequate rental accommodation for low-income families and individuals who, because of their income, cannot obtain this type of accommodation on the private market" (AHC 1978). The program is intended to serve the same low-income target group as CHP.

The Community Housing Program offers these low-income people a more conventional alternative in publicly subsidized housing than does CHP. It offers rental accommodation which is developed and managed by public agencies. As with CHP, tenants receive a subsidy to reduce their monthly rent. The rental rate for each unit is set so that households will not have to pay more than 25% of their gross monthly income from all sources, with the minimum rental rate fixed at \$95 per month.

Unlike CHP the primary concern in the Community Housing Program is with the provision of physically adequate, affordable housing to low-income people. The integration of different socio-economic groups and tenant involvement in project design and management, in Alberta at least, are not considered to be program objectives. Essentially, the Community Housing Program exists to provide short-term accommodation (defined by EHA as less than 2 years) to low-income households. It is assumed that after this length of time the household will be able to compete on the private housing market.

Presently, there are 74 community housing projects in Edmonton. Figure 5.1 shows their locations throughout the city. The projects vary in size from 188 units in the largest, to 5 or less in the smallest. The average size is approximately 40 units. As of July 1982 there were a total of 3,311 units in Edmonton. In general, the units are rowhouses with the majority having either two or three bedrooms. Four and five bedroom units have been constructed to satisfy the needs of large families, and single and handicapped individuals are also catered to in a variety of specially designed units.

Data compiled by AHC in 1981 for an evaluation of the Community Housing Program in Alberta (Bobrow and Fieldman 1981) and discussions with EHA personnel



confirmed ahead of time that community housing tenants were an appropriate population from which to draw a sample for this study. The AHC study included a questionnaire administered to the total population of community housing tenants. Approximately 90% of those surveyed responded. Income data obtained from the study is shown in Table 5.1. In 1981, the upper income limit for an average size low-income family based on the Alberta rental market was \$12,999. The majority of families (93%) living in community housing at that time had annual household incomes below this level and all of the single unattached individuals had an income below the 1981 threshold of \$6,999. The 6% of families with incomes above \$12,999 had housing problems that were not necessarily the result of inadequate incomes; for example, the families were unusually large or they included handicapped members (Bobrow and Fieldman 1981).

Other characteristics of the population of community housing tenants were identified by Helen Beyers, EHA public relations officer. She indicated that families and single unattached individuals were both included in the population, but, like CHP, community housing is family oriented and some overrepresentation of this group must therefore be expected. Various types of families are represented in the population, including single parent families and married couples with no dependents. As well, she indicated that the subgroup of low-income households relying on transfer payments for their major source of household income would be found in community housing. Finally, although unable to provide an estimate of the numbers, Ms. Beyers reported that a large proportion of the population is comprised of recent immigrants to Canada and Native peoples.

Notwithstanding some obvious bias in the population of community housing tenants, it was considered an appropriate population from which to draw a sample. It is almost entirely comprised of low-income people and a variety of subgroups of the low-income population are represented, including families, single unattached individuals and childless couples. As well, community housing tenants were easily identifiable and accessible to the researcher, therefore fulfilling the second requirement of the sample. No other population satisfied both requirements.



TABLE 5.1: DISTRIBUTION OF COMMUNITY HOUSING TENANTS BY ANNUAL HOUSEHOLD INCOME AND HOUSEHOLD COMPOSITION, 1981

| Income (\$)         | MARITAL STATUS |    |                   |     |
|---------------------|----------------|----|-------------------|-----|
|                     | Family         |    | Single Unattached |     |
|                     | N              | %  | N                 | %   |
| Less than \$4,999   | 161            | 10 | 90                | 100 |
| \$5,000 - \$6,999   | 477            | 28 | -                 | -   |
| \$7,000 - \$12,999  | 931            | 55 | -                 | -   |
| \$13,000 - \$14,999 | 92             | 6  | -                 | -   |
| Over \$15,000       | 21             | 1  | -                 | -   |

(Source: Bobrow and Fieldman, 1981.)

### 5.2.2 Sampling procedure

The location of community housing projects and the number of units in each was provided by EHA. For practical considerations, it was decided that the sampling frame would be comprised of 15 of the larger projects (see Figure 2). After considering the method used by EHA to allocate community housing units, no reason could be found for supposing that tenants residing in the various projects differ in ways that would affect the results of this study.

On the basis of known information about the population to be covered by the survey, and with consideration for the types of statistical analysis anticipated, 140 completed responses from the residents of the 15 projects was considered an adequate target for the purposes of this study. Using the information obtained from EHA indicating the total number of units in each project and their distribution by size (number of bedrooms), a disproportionate stratified sample was chosen. The total number of units was divided into 4 strata according to unit size (i.e. one bedroom, two bedroom, three bedroom and four bedrooms or more), to ensure that the different types of households in community housing would be represented in the final sample. This assumes, of course, that there is a logical relationship between household type and unit size such that the single unattached individuals and childless couples reside in one bedroom units, the smaller



families in two and three bedroom units and larger families in the units with four or more bedrooms. The objective was to obtain at least 35 interviews from each stratum in order that associations and differences among subgroups could be statistically analyzed. Table 5.2 shows the number of units by size which were approached for an interview in each housing project and the number of responses received. The information shown on responses received will be discussed in greater detail in a following section. Since there were comparatively fewer 1,4 and 5 bedroom units in the sampling frame it was decided to include them all in the sample. Thus, the number of units of this size approached for an interview in each project represents the total number of 1,4 and 5 bedroom units in the project. Conversely, because there were large numbers of 2 and 3 bedroom units to choose from, the number of units approached represents approximately one-third of the total number of two and three bedroom units in each project.

#### **5.2.3 The Research Method**

The nature of the concepts to be investigated and the sample chosen made mail-out, self administered questionnaires inappropriate. It was decided, therefore, to administer an interview assisted questionnaire. It was felt that this technique would ensure a greater response rate and a more comprehensive and representative sample than might have resulted using other research methods.

The conventions associated with interviewing and the design of questionnaires have been explained fully elsewhere and will not be dealt with in great detail here (see for instance Babbie 1979). To allow comparison of results among respondents a standardized or structured interview schedule was used. Partly as a safety consideration, since some of the interviewing was conducted in the evening, a second interviewer assisted in administering the survey. Working separately but in the same housing projects, each interviewer conducted approximately one-half of the 180 interviews which were completed. To reduce the possibility of bias occurring as a result of using more than one interviewer, the interview format was standardized and its delivery practiced before undertaking the fieldwork.

TABLE 5.2: THE DISTRIBUTION OF COMMUNITY HOUSING UNITS IN THE 15 HOUSING PROJECTS CHOSEN TO SURVEY BY NUMBER OF UNITS APPROACHED FOR AN INTERVIEW (A) AND THE NUMBER OF INTERVIEWS RECEIVED (B)

| Name of Project    | Map Reference No. | Number of Units by Size |    |             |    |               |    |              |    |              |   | Total |     |
|--------------------|-------------------|-------------------------|----|-------------|----|---------------|----|--------------|----|--------------|---|-------|-----|
|                    |                   | One Bedroom             |    | Two Bedroom |    | Three Bedroom |    | Four Bedroom |    | Five Bedroom |   |       |     |
|                    |                   | a                       | b  | a           | b  | a             | b  | a            | b  | a            | b | a     | b   |
| Richfield I and II | 3                 | -                       | -  | 3           | 2  | 16            | 11 | 23           | 10 | 2            | 2 | 49    | 25  |
| Ekota I            | 4                 | 5                       | 2  | 4           | 4  | 14            | 5  | 4            | 1  | -            | - | 30    | 12  |
| Ekota II           | 2                 | 2                       | -  | -           | -  | 4             | 2  | 3            | 1  | -            | - | 9     | 3   |
| Satoo II           | 1                 | -                       | -  | 6           | 3  | 7             | 4  | -            | -  | -            | - | 13    | 7   |
| Steinhauer I       | 6                 | 3                       | 3  | 8           | 3  | 12            | 7  | 4            | -  | -            | - | 27    | 17  |
| Petrolia           | 5                 | -                       | -  | 8           | 1  | 9             | 3  | 14           | 7  | -            | - | 31    | 11  |
| Sweetgrass         | 8                 | -                       | -  | 6           | -  | 7             | -  | 4            | 3  | -            | - | 17    | 3   |
| Saddleback I       | 9                 | -                       | -  | -           | -  | 9             | -  | 4            | 1  | -            | - | 12    | 1   |
| Duggan             | 10                | -                       | -  | 13          | 11 | 10            | 3  | 16           | 1  | -            | - | 39    | 15  |
| Brander Gardens    | 11                | -                       | -  | 16          | 11 | 23            | 9  | 8            | 7  | -            | - | 47    | 27  |
| Youngstown         | 12                | 20                      | 7  | 23          | 10 | 17            | 11 | -            | -  | -            | - | 60    | 23  |
| Ermisken           | 7                 | -                       | -  | 7           | 6  | 9             | 2  | -            | 1  | 2            | 2 | 18    | 9   |
| Belmead II         | 13                | 3                       | -  | 8           | -  | 9             | 3  | 2            | -  | -            | - | 21    | 3   |
| Balwin             | 14                | 12                      | 5  | 13          | 8  | 7             | -  | -            | -  | -            | - | 32    | 13  |
| Belvadere II       | 15                | 12                      | 1  | 12          | 1  | 12            | -  | -            | -  | -            | - | 36    | 26  |
| Total              |                   | 57                      | 18 | 137         | 60 | 163           | 60 | 92           | 36 | 2            | 2 | 441   | 176 |

#### 5.2.4 Questionnaire Organization and Administration

The questionnaire is organized into three sets of questions differentiated by the type of information collected (see Appendix I). The first set, questions 2-5, was designed to gather information to test the validity of the logic underlying program design, and so to address research questions 3 and 4. Respondents were asked to indicate their tenure preferences, their desire and ability to participate in the management of their housing and their attitudes toward social integration. Given the qualitative nature of the information requested, considerable emphasis was placed on probing the respondents to encourage them to answer the questions in depth.

The purpose of the second set, questions 6 and 7, was to collect factual data about the respondents' knowledge of CHP and experiences with the access strategy. Responses to these questions were directed at research questions 1 and 2. The final set of questions, 1 and 8-17, sought information about the household in general (household composition, annual household income and source of income) and about the individual responding to the questionnaire (level of educational attainment and age). In all cases, an attempt was made to obtain interviews with the head of the household (defined as the main income earner). If this was not possible the respondent was asked to answer these questions on behalf of the head.

The interviewers carried three 14.0 x 10.5cm plastic-encased cards on which was printed information to aid the respondent in answering some of the questions on the interview schedule. Card "A" was used in association with questions 3 and 4 and served to ensure that the respondents would be aware of the possible responses throughout the questions. Cards "B", "C", "D" and "E" listed the possible response categories for questions 11, 14, 15 and 17. These concerned the composition of the household, annual income, source of income and level of educational attainment, and it was hoped that the cards would overcome any reluctance a respondent might have to revealing specific, personal information. By the fact that only 6 respondents declined to reveal their level of household income, 4 to reveal their source of income and only one his level of educational attainment, this procedure appears to have been successful.

### 5.2.5 Administration of the Interview and Response Rates

The interview schedule was pretested during the week of April 4-8, 1983. The caretakers of the 15 community housing projects from which the sample was chosen were asked to take part in the pretest and eight agreed. The pretests indicated that while, in general, the structure and length of the interview would pose no problems, several difficulties were encountered with the wording and the appropriate changes were made. Since the caretakers who participated in the pretest are also employees of EHA and are not necessarily low-income households, it was decided not to include them in the final sample.

The interviewing for this study was carried out over a four week period between April 15 and May 15, 1983. Potential respondents were approached during the day between 11am and 4pm, in the evenings between 7pm and 9pm and on Saturday afternoons. This was to ensure that people who worked during the day would be represented in the sample. The number of responses received by unit size in each project is listed in Table 5.2. A total of 180 interviews were conducted but two were excluded from the analysis because there was some doubt about the honesty of the answers to all of the questions requesting socio-economic information. This left 178 interviews for analysis, 18 from people living in one bedroom units, 60 in two, 60 in three, 36 in four and 2 in 5 bedroom units. Most of the difference between units approached and interviews received can be accounted for by a failure to find anyone home rather than by a refusal to participate in the survey. Even though, in the event of a failure to find anyone at home, one call back was made to the residence, in approximately 60% of the cases an interview was still not obtained and the next unit of this size had to be approached. People in general were very cooperative when asked to participate in the study. Worries about a high refusal rate, particularly for responses to questions about income or source of income, proved to be unfounded. A total of 32 refusals was encountered, 8 from one bedroom units, 4 from two bedroom, 5 from three bedroom and 15 from four bedroom units. The comparatively high refusal rate from people in one and four bedroom units, and the fact the only 18 people in one bedroom units responded to the survey, occurred mainly because of language problems and a general reluctance, confirmed by the caretakers in the projects, among the elderly single people living alone to open the door to



strangers. As a result, it is likely that recent immigrants to Canada and single unattached individuals are underrepresented in the sample data.

### 5.3 Data Manipulation and Analysis

The information from the interviews obtained was coded into a quantifiable format amenable to computer processing. For closed ended, forced-choice questions, coding was a simple matter as the predetermined category numbers served as response codes. To code the open-ended questions, the responses in each case were recorded on sheets of paper and those expressing a common theme were grouped into categories. Each category was assigned a numerical identification and subsequently coded. Using the MIDAS computer program, simple frequency distributions and crosstabulation analysis (contingency tables) were applied to analyze the data. The .05 level of significance was utilized to determine the statistical significance of associations between variables.

### 5.4 Sample Description

As anticipated, based on what was known about the Community Housing Program, the majority of respondents to the survey are low-income as defined in this thesis. As shown in Table 5.3 approximately 80% of the families surveyed indicated an annual household income below the maximum income threshold of \$15,500, with a large proportion (60%) having an income below \$12,000. All of the single unattached individuals interviewed had incomes below \$8,500. The majority of the families with household incomes above \$15,500(71%) included more than two dependent children which means that they may still be considered low-income because the threshold is established for a family with two dependents.

The rationale for choosing a sample for this study from the population of community housing tenants was, in part, to obtain information from different types of low-income households whose underrepresentation in the CMHC study data cannot be accounted for by CHP program policies. Based on limited information about the socio-economic characteristics of community housing tenants, it was assumed at the outset that these types of households would be included in the sample. Tables 5.4 and 5.5 show that some low-income targets judged to be underrepresented in Alberta

TABLE 5.3: DISTRIBUTION OF RESPONDENTS BY HOUSEHOLD COMPOSITION AND ANNUAL HOUSEHOLD INCOME

| Income (\$)     | HOUSEHOLD COMPOSITION |     |                   |     |       |
|-----------------|-----------------------|-----|-------------------|-----|-------|
|                 | Family                |     | Single Unattached |     | Total |
|                 | N                     | %   | N                 | %   | N     |
| Less than 8,500 | 46                    | 30  | 16                | 100 | 62    |
| 8,500 - 12,000  | 49                    | 32  | -                 | -   | 49    |
| 12,001 - 15,000 | 26                    | 17  | -                 | -   | 26    |
| 15,001 - 20,000 | 22                    | 15  | -                 | -   | 22    |
| Over 20,000     | 8                     | 5   | -                 | -   | 8     |
| TOTAL           | 151                   | 100 | 16                | 100 | 167   |

N = 175

cooperatives were also not represented in the study data as fully as originally hoped for. In particular single unattached individuals, households where the head is non-Canadian born, and Native peoples are underrepresented. From the first subgroup, 18 survey responses were obtained, meaning that single unattached individuals comprise only 10% of the sample. Most of them (70%) can be identified as single unattached females over 55 years of age. As a result, single unattached individuals in general and, in particular, single unattached males and singles under 55 years of age are judged to be underrepresented in the study data. Although this can be accounted for by the bias inherent in the community housing tenant population and by difficulties encountered in obtaining interviews with people living alone it is, nonetheless, a disappointing result. Since the subgroup is also underrepresented in CHP it was hoped that the survey responses would provide some explanation.

The study data also include only a small number of households in which the head is non-Canadian born (6% of the sample). In most immigrant households it was impossible to administer the interview because of language barriers. As well, only three native heads of household responded to the survey. Although a considerably larger number was contacted and asked to participate in the study, the interviewers found a general reluctance among this group to take part. This result is also disappointing since the

TABLE 5.4: DISTRIBUTION OF SURVEY RESPONDENTS BY  
SELECTED CHARACTERISTICS

|                                                  | n   | %  |
|--------------------------------------------------|-----|----|
| by Household Composition                         |     |    |
| Family                                           | 160 | 90 |
| Single person living alone                       | 18  | 10 |
| by Family Characteristics                        |     |    |
| Family headed by married or<br>common-law couple | 92  | 56 |
| Single parent - Female Head                      | 65  | 39 |
| Male Head                                        | 1   | 1  |
| Married couple no dependents                     | 6   | 4  |
| by Number of Dependent Children                  |     |    |
| None                                             | 24  | 13 |
| One child                                        | 47  | 26 |
| Two children                                     | 43  | 24 |
| Three children                                   | 30  | 17 |
| Four or more children                            | 34  | 19 |
| by Level of Educational Attainment               |     |    |
| Did not attend high-school                       | 25  | 14 |
| Some high-school                                 | 75  | 43 |
| High-school graduate                             | 36  | 20 |
| Post-secondary training                          | 40  | 22 |

TABLE 5.5: DISTRIBUTION OF FAMILIES AND SINGLE UNATTACHED SURVEY RESPONDENTS BY SELECTED CHARACTERISTICS

|                           | Household Composition |    |                        |    |                     |
|---------------------------|-----------------------|----|------------------------|----|---------------------|
|                           | Family<br>n           | %  | Single Unattached<br>n | %  | Individual<br>Total |
| by Age                    |                       |    |                        |    |                     |
| under 35                  | 106                   | 65 | 0                      | 0  | 106                 |
| 35 - 54                   | 46                    | 28 | 1                      | 6  | 47                  |
| 55 - 64                   | 7                     | 4  | 8                      | 50 | 15                  |
| 65 and over               | 3                     | 2  | 7                      | 44 | 10                  |
| by Major Source of Income |                       |    |                        |    |                     |
| Wages and Salaries        | 79                    | 51 | 0                      | -  | 79                  |
| Transfer Payments         | 46                    | 30 | 12                     | 86 | 59                  |
| Unemployment Insurance    | 10                    | 7  | 0                      | -  | 10                  |
| Other                     | 18                    | 12 | 2                      | 14 | 20                  |
| by Ethnic Background      |                       |    |                        |    |                     |
| Canadian born             | 12                    | 81 | 17                     | 94 | 143                 |
| Non-Canadian born         | 26                    | 17 | 1                      | 6  | 27                  |
| Native Peoples            | 3                     | 2  | 0                      | -  | 3                   |
| by Sex of Head            |                       |    |                        |    |                     |
| Male                      | 92                    | 59 | 4                      | 25 | 96                  |
| Female                    | 65                    | 41 | 12                     | 75 | 77                  |

subgroup of low-income native peoples is completely absent in the CMHC study data. With such a small number included in the sample for this study there is no basis for assuming that their responses will provide an adequate explanation as to why native peoples in general are not participating in CHP.

Conversely, two subgroups whose participation in CHP was judged to be biased show strong representation in the study data. As indicated in Table 5.5 the very low-income households whose major source of income is from transfer payments comprise more than one-third of the total sample and families headed by individuals between 34 and 54 years of age comprise 28% of the sample.



## **6. Analysis of CHP Access Strategy**

### **6.1 Introduction**

The aim of this study is to determine if biased target participation in CHP can be explained by a failure in program logic, or a failure in program process, or both. In Chapters 6 and 7 these aspects of program delivery are examined through an analysis of data collected in an interview survey of low-income households in Edmonton who are eligible but not participating in CHP. In this chapter, the CHP access strategy is examined to identify which aspects, if any, are affecting the participation of low-income targets. Specifically, the marketing and selection activities implemented by Edmonton cooperatives are analyzed. In Chapter 7, the logic underlying program design is examined. In both chapters, the analysis focuses on describing how the total sample of community housing tenants responded to the survey questions and on identifying the responses of subgroups of the sample, with particular attention to those subgroups judged to be underrepresented in Alberta cooperatives. This information is used to answer the research questions developed in Chapter 4.

### **6.2 CHP Marketing Activities**

Questions 6(i) - 6(iv) on the interview schedule were designed to collect information to try to determine the extent to which bias in CHP participation rates can be attributed to the target recruitment strategy. As indicated in Chapter 4, the marketing strategy for CHP is informal. CMHC does not advertise to inform people of the program but, rather, assumes this information will spread to designated targets by word-of-mouth or by periodic reports undertaken on the initiative of media representatives and presented in magazines and newspapers and on television. To determine how effective this strategy is in making low-income targets aware of the program, the sample of community housing tenants were provided with a brief and general description of CHP and asked in question 6(ii) if they had ever heard of it and in 6(iii) from whom they first heard about it.

Questions 6(iii) and 6(iv) were designed to identify how much those who had heard about CHP actually knew about the program. In Question 6(iii) respondents were asked if they were aware a housing subsidy was available to low-income people in cooperative

housing. Question 6(iv) asked them to describe how they thought cooperative and community housing differ in terms of their management. The rationale underlying these latter two questions is that, since participation in CHP is voluntary and because cooperative housing is unique among other social housing opportunities in Edmonton, it should be the objective of the marketing strategy to inform low-income targets that CHP offers subsidized housing and that residents are responsible for project management. This should provide potential participants with sufficient information about the program to evaluate it against other available social housing opportunities.

The research question addressed in the analysis of responses to these questions is 1. *Are Low-income targets of CHP informed about the program. Specifically, are they aware the program exists, that it provides subsidized accommodation and that tenants are responsible for project management and maintenance?* To answer this question it is necessary to define the term "informed". For the purpose of this analysis to be "informed" about CHP means to be aware of the subsidy provision and the fact that tenants of cooperative housing are responsible for project management and maintenance.

#### **6.2.1 Knowledge of CHP Among the Total Sample of Community Housing Tenants**

Of the 178 people who responded to the question about prior knowledge of CHP, only 55(31%) indicated they had heard of it. As one would expect given the CHP marketing strategy, the majority(70%) of those respondents who were aware of the program first heard about it from members or former members of cooperatives or someone in the process of applying to one. A smaller proportion of this group(21%) heard about the program through the media, but only 9% indicated they had learned of it from an official source like CMHC or Communitas.

Of the 55 respondents who had heard of CHP before 33(60%) were aware that they may be eligible to receive a subsidy in cooperative housing. When asked in question 6(iv) to describe how they thought cooperative and community housing differ in terms of their management arrangements, the majority of respondents were not aware that tenants in cooperative housing are responsible for project management and maintenance. After a content analysis of the answers to this question three response categories were developed for the purposes of statistical analysis. Those responses indicating no

knowledge of differences between cooperative and community housing were placed in category "1", those indicating some knowledge of differences but who were unable to state what the differences are were placed in category "2", and those who stated specifically that tenants of cooperative housing assume responsibility for project management and maintenance in category "3". From Table 6.1 it can be seen that 37(67%) thought there was no difference between cooperative and community housing, 10(19%) were aware that there are differences but only 8(14%) could state specifically that tenants in cooperative housing are responsible for project management and maintenance. It might also be observed, in passing, that all 8 respondents in category 3 knew a great deal more about cooperative housing than merely the fact that tenants manage and maintain the housing.

To determine the proportion of respondents who were informed about CHP, the data on awareness of subsidy and familiarity with cooperative housing management procedures were crosstabulated. The results are shown in Table 6.2. The variable which summarizes responses to the two questions is labelled knowledge of CHP. It is comprised of four component categories: category 1 includes the combination of responses indicating no awareness of the subsidy and no familiarity with cooperative housing management procedures; category 2 includes two combinations of responses, those indicating no awareness of the subsidy but some familiarity with cooperative housing and those indicating an awareness of the subsidy but no familiarity with cooperative housing; category 3 includes awareness of the subsidy and some familiarity with cooperative housing; and category 4, awareness of the subsidy and familiarity with cooperative housing. According to the criteria established to judge whether or not a respondent is informed about CHP only 8 respondents(14%) can be described as informed about CHP (those in category 4). Four(7%) appear to be somewhat informed in that they are aware of the subsidy and at least cognizant that cooperative and community housing are not the same (category 3). This means that 75% of the respondents who had heard of CHP must be considered to be not informed about the program (categories 1 and 2). In terms of the total sample (178) the proportion of respondents who are informed of the program is only 4%, and the proportion judged to be somewhat informed is only 2%.

**TABLE 6.1: DISTRIBUTION OF RESPONDENTS BY THEIR FAMILIARITY WITH COOPERATIVE HOUSING**

| Familiarity with Cooperative Housing, <sup>1</sup> | N  | %   |
|----------------------------------------------------|----|-----|
| 1                                                  | 37 | 67  |
| 2                                                  | 10 | 19  |
| 3                                                  | 8  | 14  |
| TOTAL                                              | 55 | 100 |

- <sup>1</sup> Category 1 responses: Thought that there was no difference between Cooperative and Community Housing
- Category 2 responses: Thought that there were some differences
- Category 3 responses: Knew specifically that the tenants maintain and manage Cooperative Housing projects

It is clear from this analysis that the sample of community housing tenants, in general, are not informed of CHP. To begin with, only a small proportion had ever heard of CHP, and of this group only eight were aware both of the accommodation subsidy and of the fact that tenants in cooperative housing are responsible for the management and maintenance of that housing.

### **6.3 Differences in Knowledge of CHP Among Subgroups of the Total Sample of Community Housing Tenants**

It can be seen from Table 6.3 that the majority of respondents who indicated they had heard of CHP (48 or 87%) were families (either a married or common-law couple or a single parent, with dependent children); only 4(7%) were single unattached individuals and 3(5%) were childless couples. None of these 7 respondents were aware of the subsidy, nor were they familiar with cooperative housing. With so few being aware of CHP, an analysis of differences among respondents within these subgroups would not be particularly meaningful. Consequently, this discussion will be focused on the subgroup of families. It should be noted, however, that with so few single individuals and childless

**TABLE 6.2: DISTRIBUTION OF RESPONDENTS BY THEIR KNOWLEDGE OF THE COOPERATIVE HOUSING PROGRAM**

| Knowledge of CHP <sup>1</sup> | N  | %   |
|-------------------------------|----|-----|
| 1                             | 16 | 29  |
| 2                             | 27 | 50  |
| 3                             | 4  | 7   |
| 4                             | 8  | 14  |
| TOTAL                         | 55 | 100 |

- <sup>1</sup> Category 1 responses: Not aware of the subsidy - no familiarity with cooperative housing
- Category 2 responses: Not aware of the subsidy - some familiarity with cooperative housing OR aware of subsidy but no familiarity with cooperative housing
- Category 3 responses: Aware of subsidy - some familiarity with cooperative housing
- Category 4 responses: Aware of subsidy - familiar with cooperative housing

**TABLE 6.3: DISTRIBUTION OF RESPONDENTS BY AWARENESS OF THE COOPERATIVE HOUSING PROGRAM AND HOUSEHOLD COMPOSITION**

| Household Composition                           | Awareness of CHP |     |     |     |
|-------------------------------------------------|------------------|-----|-----|-----|
|                                                 | YES              |     | NO  |     |
|                                                 | N                | %   | N   | %   |
| Family headed by a married or common-law couple | 26               | 47  | 60  | 49  |
| Single parent                                   | 22               | 40  | 42  | 34  |
| Childless couple                                | 4                | 7   | 14  | 11  |
| Single unattached                               | 3                | 5   | 16  | 5   |
| TOTAL                                           | 55               | 100 | 122 | 100 |

N = 178



couples participating in the survey to begin with, the limited knowledge of CHP displayed by those participating in this survey should not be considered indicative of a lack of awareness of CHP among low-income single individuals and childless couples in general.

To determine if there were any differences among the respondents who headed family households in terms of their awareness of CHP, six socio-economic variables (age, education, family characteristics (i.e. single parent vs two parent families), size of family, source of income and annual household income) were crosstabulated with responses to the question "Have you heard of the Cooperative Housing Program before?". While none of the relationships were found to be statistically significant, some interesting results emerged from this exercise. Specifically, nominal associations for the age, education, annual household income and source of income variables were found.

Table 6.4 presents the distribution of respondents by age and awareness of CHP. When the respondents' ages were divided into two categories, under 35 years of age and 35 years of age and over, a slightly larger proportion of the younger respondents indicated that they had heard of CHP. Approximately 34% of them fell into this category as compared with 26% of the respondents 35 years of age and older.

A slightly stronger association was found between respondents' level of education and awareness of CHP (Table 6.5). Almost twice as many respondents with some post-secondary education had heard of CHP than respondents with high school graduation or less - approximately 44% in the former case as compared with only 28% in the latter group.

A similar difference in terms of awareness of CHP was found between respondents, when distributed according to annual household income (Table 6.6). More than twice as many respondents with a household income of more than \$15,500 indicated they had heard of CHP before when compared with respondents with a household income of less than \$8,500 (49% and 22%, respectively). Less of a difference is evident between the middle two income categories (\$8,500 - \$12,000 and \$12,000 - \$15,500) and the highest income category. However, as before, a greater proportion of respondents with incomes over \$15,500 had heard of CHP (49% compared with 35% and 30%, respectively). Consistent with this finding it can be seen from Table 6.7 that a greater proportion of households with their major source of income coming from wages and salaries had heard

TABLE 6.4: DISTRIBUTION OF RESPONDENTS HEADING FAMILY HOUSEHOLDS BY AWARENESS OF CHP AND AGE

| Aware of CHP | AGE      |     |             |     |
|--------------|----------|-----|-------------|-----|
|              | Under 35 |     | 35 and Over |     |
|              | N        | %   | N           | %   |
| Yes          | 35       | 34  | 12          | 26  |
| No           | 69       | 66  | 33          | 73  |
| TOTAL        | 104      | 100 | 45          | 100 |

$N = 151$ ,  $\chi^2 = .699$ , d.f. = 1, not significant at the 0.05 level

TABLE 6.5: DISTRIBUTION OF RESPONDENTS HEADING FAMILY HOUSEHOLDS BY AWARENESS OF CHP AND LEVEL OF EDUCATIONAL ATTAINMENT

| Aware of CHP | EDUCATION                      |     |                     |     |
|--------------|--------------------------------|-----|---------------------|-----|
|              | High-school Graduation or Less |     | Some Post-secondary |     |
|              | N                              | %   | N                   | %   |
| Yes          | 32                             | 28  | 16                  | 44  |
| No           | 81                             | 72  | 20                  | 55  |
| TOTAL        | 113                            | 100 | 36                  | 100 |

$N = 151$ ,  $\chi^2 = 3.25$ , d.f. = 1, not significant at the 0.05 level

TABLE 6.6: THE DISTRIBUTION OF RESPONDENTS HEADING FAMILY HOUSEHOLDS BY AWARENESS OF CHP AND ANNUAL HOUSEHOLD INCOME

| aware of CHP | Annual Household Income(\$) |     |                |     |                 |     |         |     |
|--------------|-----------------------------|-----|----------------|-----|-----------------|-----|---------|-----|
|              | Less than 8,500             |     | 8,500 - 12,000 |     | 12,000 - 15,500 |     | 15,000+ |     |
|              | n                           | %   | n              | %   | n               | %   | n       | %   |
| Yes          | 8                           | 22  | 15             | 35  | 7               | 30  | 13      | 49  |
| No           | 29                          | 78  | 28             | 65  | 16              | 70  | 14      | 51  |
| Total        | 37                          | 100 | 43             | 100 | 23              | 100 | 27      | 100 |

$n = 151$   $\chi^2 = 5.10$  d.f. = 3, not significant at 0.05 level.

of CHP than respondents relying on government transfer payments (33% compared with 13%).

It would appear from this analysis that, as a group, the respondents who had heard of CHP before were different from those who had not. In general, they are slightly younger, better educated and more affluent. As an indication of trends in the general population of low-income targets, however, this finding must be tempered by the fact that the relationships of age, education, annual household income and source of income were not found to be statistically significant.

Since 86% of the group of respondents who had heard of CHP and 96% of the total sample were judged to be not informed or only somewhat informed about the program, an analysis of differences between subgroups in terms of their knowledge of CHP would not be very meaningful. Some revealing information does emerge, however, when the eight respondents who are informed about the program are distributed by selected characteristics (Table 6.8). As a group, they are all young, and the majority have some post-secondary education, receive the major source of their household income from wages and salaries and head two-parent families including one or two dependent children. Even when the criterion for "informed" is reduced to include respondents in category 3, the majority have these same characteristics, albeit in reduced proportion. Moreover, when this information is compared with that in chapter 4, which describes the characteristics of the low-income people residing in Alberta cooperatives, it becomes apparent that the respondents who knew the most about CHP are similar in terms of socio-economic characteristics to low-income people already living in Alberta cooperatives. For that matter, this generalization holds true for the whole group of respondents who were aware of CHP to begin with. As a group, they were slightly younger, better educated and more affluent than those who had not heard of CHP.

#### **6.4 The Selection Strategy**

Question 6(v) on the interview schedule was designed to obtain information from respondents about their experiences with CHP selection procedures. In chapter 4 the selection strategy of Edmonton cooperatives was described. Essentially, it was determined that for low-income targets to be selected to live in a cooperative they must

TABLE 6.7: THE DISTRIBUTION OF RESPONDENTS HEADING FAMILY HOUSEHOLDS BY AWARENESS OF CHP AND SOURCE OF ANNUAL HOUSEHOLD INCOME

| Head of<br>CHP | Source of Income      |     |                                 |     |
|----------------|-----------------------|-----|---------------------------------|-----|
|                | Wages and<br>Salaries |     | Government Transfer<br>Payments |     |
|                | n                     | %   | n                               | %   |
| Yes            | 33                    | 35  | 13                              | 30  |
| No             | 61                    | 65  | 31                              | 70  |
| Total          | 94                    | 100 | 44                              | 100 |

$n = 151$   $\chi^2 = .417$ , d.f. = 1, not significant at 0.05.

TABLE 6.8: THE DISTRIBUTION OF 'INFORMED' AND 'SOMEWHAT INFORMED' RESPONDENTS BY SELECTED CHARACTERISTICS

|                                | Knowledge of CHP <sup>1</sup> |     |            |     |                    |     |
|--------------------------------|-------------------------------|-----|------------|-----|--------------------|-----|
|                                | Category 3                    |     | Category 4 |     | Categories 3 and 4 |     |
|                                | n                             | %   | n          | %   | n                  | %   |
| by Age                         |                               |     |            |     |                    |     |
| Under 35                       | 4                             | 100 | 9          | 100 | 12                 | 100 |
| 35 and over                    | 0                             | -   | 0          | -   | 0                  | -   |
| by Education                   |                               |     |            |     |                    |     |
| High-school graduation or Less | 4                             | 100 | 3          | 37  | 7                  | 58  |
| Some Post-Secondary            | 0                             | -   | 5          | 63  | 5                  | 42  |
| by Source of Income            |                               |     |            |     |                    |     |
| Wages & Salaries               | 1                             | 25  | 6          | 86  | 7                  | 64  |
| Transfer Payments              | 3                             | 75  | 1          | 14  | 4                  | 36  |
| by Family Characteristics      |                               |     |            |     |                    |     |
| Married or common-law couple   | 2                             | 50  | 6          | 75  | 8                  | 67  |
| Single parent                  | 2                             | 50  | 2          | 25  | 4                  | 33  |
| by Size of family              |                               |     |            |     |                    |     |
| 2 children or less             | 1                             | 25  | 7          | 87  | 8                  | 67  |
| More than 2 children           | 3                             | 75  | 1          | 13  | 4                  | 33  |

<sup>1</sup> Category 3 responses: awareness of subsidy and some familiarity with cooperative housing.

Category 4 responses: awareness of subsidy and familiarity with cooperative housing.

contact the cooperative(s) of their choice, submit the required application statement indicating the talents and skills they can bring to the cooperative, attend an informal meeting with cooperative members at the housing project and be approved by the membership committee and the board of directors. To answer research question 2: *Is the selection strategy implemented by housing cooperatives in Edmonton a barrier to full participation by low-income targets? Specifically, which aspects if any, of the application procedures are difficult for low-income targets to complete?* respondents who had or were in the process of applying for cooperative housing were asked to indicate the application procedures of the cooperative to which they had applied, to relate their experiences with the procedures and to indicate which, if any, they found difficult to complete.

In fact, only three of the 55 respondents who had heard of CHP had applied for cooperative housing in Edmonton. An review of their experiences with the application procedures of Edmonton cooperatives provided no indication that any one aspect of the application was difficult to complete. All had submitted application forms stating what they had to offer to the cooperative and attended an informal meeting with cooperative members, without any difficulties. One respondent had been selected to live in a cooperative but eventually left because it was not the type of tenure she desired. The other two were still on a waiting list more that one year after they had completed their applications. The only socio-economic characteristic they had in common was that they were under 35 years of age.

Out of this attempt to obtain information about the selection strategy some interesting findings emerged about why respondents who had heard of CHP had never tried to apply. Their reasons provide some evidence of the effect of the informal marketing strategy on the participation of respondents in CHP. In particular, it would appear that the limited and sometimes inaccurate knowledge most respondents had of CHP influenced their decision not to participate in the program. After a content analysis of the reasons provided it was found that they could be grouped into five main categories. Consistent with the previous finding about knowledge of CHP, the largest proportion of respondents (25 or 48%) indicated that they thought there was no difference between cooperative and community housing, and since they were able to obtain or already had a



community housing unit they did not bother to apply for cooperative housing. Ten(19%) had not applied because they did not know who to contact for an application form or to find out more information, and 9(17%) indicated they could not afford cooperative housing. When this answer was pursued further by the interviewers it turned out, in most cases, that respondents were not aware that CHP provided a subsidy. As well, some expressed concern that they could not afford the downpayment they thought was necessary to buy into a cooperative. The smallest proportion of respondents (6 or 11%) said that, based on what they knew about cooperative housing, they did not care for the idea. Most of these people added that their objective was to purchase their own house in the near future and they were satisfied with community housing until that time.

With the exception of those in the last category, the reasons provided reflect a limited or inaccurate knowledge of CHP. At the same time, there is no evidence to suggest that the desire to participate in CHP would increase if respondents were better informed about the program. Five of the eight respondents who were judged to be informed about CHP from the previous analysis had never applied for cooperative housing. Four of them indicated that, based on what they knew of the program, they did not care for the idea, and one was planning to move from Edmonton in the near future. Of the four respondents who were somewhat informed about CHP, none had applied. Three respondents indicated they did not care for the idea, and the other thought there was a down payment involved, which she could not afford.

### 6.5 Summary and Conclusions

In this chapter responses to question 6 on the interview schedule were analyzed to identify which aspects, if any, of the access strategy are affecting the participation of low-income targets. With regard to the marketing strategy it was found that, in general, CHP marketing activities have not been effective in making the respondents aware of the program. Almost two-thirds of those interviewed had never heard of CHP. As well, the marketing activities did not appear to have been effective in providing those who had heard about CHP with an accurate and complete knowledge of the program. Of those respondents who had heard of CHP, just over one-half were aware of the subsidy benefit, but the majority knew little or nothing about cooperative housing. To obtain an indication

of how informed respondents who had heard of CHP were, responses to the awareness of subsidy and familiarity with cooperative housing questions were combined. From this analysis it was found that only a small number of respondents could be described as informed about the program. Thus, in answer to research question 1: *Are low-income targets of CHP informed about the program?* the results of this analysis lend some initial support to the suggestion that low-income targets are not informed about CHP, even when the criteria for "informed" are reduced to an awareness of the subsidy, combined with a familiarity with cooperative housing which does not require any specific knowledge of tenure arrangements.

The objective of the analysis of subgroups and their differences in terms of their knowledge of CHP was to identify if the marketing strategy was more effective in reaching some groups than others. The findings which emerged from this analysis do not relate to any specific research question but do provide some information to guide in the development of alternative marketing strategies. Essentially, the results provide some evidence that the current marketing strategy implemented in CHP may not be an effective method of marketing CHP to the various subgroups which comprise the population of low-income targets. Specifically, it was found that the respondents who were aware of CHP and who were the most informed about the program were similar in terms of socio-economic characteristics to low-income people already residing in Alberta cooperatives. The group of respondents who were unaware of CHP and found to have little or no knowledge of cooperative housing included the same types of people who were judged to be underrepresented in Alberta cooperatives. These included single unattached individuals, childless couples, Native peoples and people relying on government transfer payments for the major source of their income (although it should be noted that this last group did comprise a portion of the informed respondents whereas the others did not).

An analysis of the selection strategy was not possible because only three respondents had ever applied for cooperative housing in Edmonton. As a result research question 2: *Is the selection strategy implemented by housing cooperatives in Edmonton a barrier to full participation by low-income targets?* could not be answered. However, the reasons given for not applying provided some insight into the effect of inaccurate and

limited knowledge of CHP on the decision whether or not to apply for cooperative housing. In general, it was found that the majority of respondents who were aware of the program did not apply because they thought there was no difference between community and cooperative housing or because they were not aware of the subsidy benefit in cooperative housing. This finding lends some support to the suggestion that it should be the objective of the CHP marketing strategy not only to make low-income targets aware of the program but to provide them with an accurate and complete knowledge of program benefits and commitments. Again, although it does not relate to a specific research question, this finding provides some direction for the development of alternative marketing strategies.

## **7. Analysis of Program Logic**

### **7.1 Introduction**

In Chapter 4 two assumptions that underlie program design and that may affect target participation were identified. These are, first, the assumption that the requirements for an adequate living environment, socially and psychologically (as outlined in the revised set of social housing guidelines), are a reflection of the needs and desires of social housing clients, and second, the assumption that the cooperative way of life is a viable housing alternative to these clients. It was argued that biased target participation in CHP may be occurring because these assumptions seem to be based on the intuitive estimates of federal housing administrators about the housing needs and desires of low-income people rather than on adequate empirical evidence. The aim of this chapter is to determine, through an analysis of questions 2-5 on the interview schedule, the validity of these assumptions in terms of the housing needs and desires of low-income CHP targets living in Edmonton. This information will be used to answer research questions 3 and 4. As in Chapter 6 the data are analyzed for the total sample of community housing tenants and to identify differences, if any, in the responses of subgroups of the sample. The objective of the latter analysis is to determine if the program assumptions are a more accurate reflection of the housing needs and desires of some low-income targets than of others.

### **7.2 Assumptions about the Requirements for an Adequate Living Environment**

As described in Chapter 3, the federal government changed their approach to the provision of social housing in the early 1970's by introducing a revised set of social housing guidelines for the development and management of publicly subsidized accommodation. The search for effective methods of implementing these guidelines influenced the decision to fund continuing housing cooperatives as social housing developments. Essentially, implementation of the guidelines was expected to result in an adequate living environment, socially and psychologically. According to federal housing administrators this type of living environment required the following:

- The elimination of high concentrations of low-income households in public



housing by facilitating the integration of low and moderate-income tenants in each project.

- A management philosophy that would concern itself with human welfare in addition to physical structure. Coupled with this there should be a greater participation by tenants in management.
- The provision of social and recreational facilities in proximity to public housing projects.
- The opportunity for low-income households to choose between different types of tenure, including ownership opportunities.

Questions 2-5 on the interview schedule were designed to obtain information from the sample of community housing tenants to validate some of the assumptions that underlie these requirements. Specifically, the assumptions that social housing clients desire ownership opportunities, that they desire more opportunities for participation in social housing management, and that they prefer to live in an integrated residential environment are examined.

In question 2 respondents were asked to rate the importance of homeownership at this time in their lives. To take account of changing housing needs as people enter different stages of the life-cycle, the question was phrased so that respondents would answer in terms of their current situation. To provide additional information on the importance of homeownership, in question 3 respondents were presented with the hypothetical situation of being able, with financial assistance made available through government subsidies, to purchase a home at an affordable rate. They were asked to indicate, in this circumstance, whether they would choose to own or to continue renting. It was presumed that those who rated ownership as "very important" and "somewhat important" in the previous question would choose to own, and those who rated it as "not at all important" would choose to continue renting.

In question 4 respondents were asked their opinion about tenant participation in the management of social housing. Again, they were asked to indicate how important they felt it was for this type of opportunity to be made available to social housing clients. Respondents who felt that it was not important were asked to elaborate on their answer in an open-ended question. Then, to determine how the sample of community housing



tenants felt about the integration of people from different social and economic backgrounds in social housing, in question 5 respondents were asked about the types of people they would like to share their project with. A list of characteristics was provided, but respondents were also encouraged to add their own ideas about the attributes they would prefer their neighbors to have (or not to have). The analysis of the responses to each of these questions will be used to answer research question 3: *Are the federal government's revised social housing guidelines an accurate reflection of the housing needs and desires of low-income targets of social housing? Specifically, would they find an integrated residential environment acceptable, do they desire ownership opportunities and do they feel they should have an opportunity to participate in the management of their housing while resident in social housing?*

#### 7.2.1 Tenure Preference

Of the 177 people who responded to question 2 about the importance of homeownership, 72(40%) indicated that it was "very important", 28(16%) indicated it was "somewhat important" and 77(43.5%) that it was "not at all important" at this time in their lives. The proportion of respondents rating ownership as "not at all important" was considerably more than expected. To some extent this can be attributed to the way in which the question was phrased. Many of those who felt that ownership was not important added that their priorities at this time were centered on supporting the household; given the amount of money left from their income after basic household needs are fulfilled each month the thought of purchasing a home is inconceivable. The effect of these financial considerations on the respondents' rating of the importance of ownership becomes evident when responses to question 3 are examined. It can be seen from Table 7.1 that if the financial burden of purchasing a home were taken away, approximately one-half of the respondents who indicated that ownership was not important would prefer to own rather than to continue renting. (Of the 38 people who rated ownership as "not at all important" in question 2, 49% chose the ownership preference in question 3.) From this response it would appear that ownership is more important to some respondents than they were originally able to admit because of the way in which question 2 was phrased. Thus, responses to question 3 are likely the more accurate reflection of

TABLE 7.1: DISTRIBUTION OF RESPONDENTS BY THEIR RATING OF THE IMPORTANCE OF HOMEOWNERSHIP AND THEIR TENURE PREFERENCE

| IMPORTANCE OF HOMEOWNERSHIP | TENURE PREFERENCE |    |      |    |       |     |
|-----------------------------|-------------------|----|------|----|-------|-----|
|                             | Own               |    | Rent |    | Total |     |
|                             | N                 | %  | N    | %  | N     | %   |
| Very Important              | 70                | 97 | 2    | 3  | 72    | 100 |
| Somewhat Important          | 24                | 86 | 4    | 14 | 28    | 100 |
| Not at All Important        | 38                | 49 | 39   | 51 | 77    | 100 |

N = 178

the importance of homeownership to the sample of community housing tenants. As shown in Table 7.2, given the availability of affordable ownership opportunities, 74% of the respondents would choose to own rather than to continue renting. This implies that, to three-quarters of the sample of community housing tenants, homeownership is either very important or somewhat important at this time in their lives, at least as an ideal.

To determine if there were any differences among subgroups of respondents in terms of their tenure preferences, six socio-economic variables (age, household composition, education, amount and source of income, and size of family) were crosstabulated with the variable "tenure preference". As a result of this exercise the only significant differences were found to be in terms of age and household composition. In Table 7.3, which shows the distribution of respondents by tenure preference and age, an inverse relationship is evident; the proportion of respondents preferring ownership over rental tenure decreases as age increases, from 87% for those under 35 years of age to 8% of those over 65.

The association between tenure preference and household composition is shown in Table 7.4. A significantly greater proportion of respondents from households headed by a married or common-law couple or by a single parent indicated they would prefer ownership tenure at this time in their lives than childless couples and single unattached individuals (84% and 86% compared with 22% and 17%, respectively). As a group, therefore, respondents with dependent children preferred to own, while those without

TABLE 7.2: DISTRIBUTION OF RESPONDENTS BY THEIR STATED TENURE PREFERENCE

| TENURE PREFERENCE | N   | %   |
|-------------------|-----|-----|
| Own               | 132 | 75  |
| Rent              | 45  | 25  |
| TOTAL             | 177 | 100 |

N = 178

TABLE 7.3: DISTRIBUTION OF RESPONDENTS BY TENURE PREFERENCE AND AGE

| TENURE PREFERENCE |     | AGE      |    |       |    |       |    |       |    |     |     |       |   |
|-------------------|-----|----------|----|-------|----|-------|----|-------|----|-----|-----|-------|---|
|                   |     | Under 35 |    | 35-44 |    | 45-54 |    | 55-65 |    | 65+ |     | Total |   |
|                   |     | N        | %  | N     | %  | N     | %  | N     | %  | N   | %   | N     | % |
| Own               | 90  | 87       | 27 | 90    | 10 | 59    | 4  | 31    | 1  | 8   | 132 | 75    |   |
| Rent              | 14  | 13       | 3  | 10    | 7  | 41    | 9  | 69    | 12 | 92  | 45  | 25    |   |
| TOTAL             | 104 | 100      | 30 | 100   | 17 | 100   | 13 | 100   | 13 | 100 | 177 | 100   |   |

N = 178,  $\chi^2 = 57.668$ , d.f. = 4, significant at 0.01 level

TABLE 7.4: DISTRIBUTION OF RESPONDENTS BY TENURE PREFERENCE AND HOUSEHOLD COMPOSITION

|       | Family Headed by A Single Or Common-law Couple |     | Single Parent |     | Childless Couple |     | Single Individual |     | Total |     |
|-------|------------------------------------------------|-----|---------------|-----|------------------|-----|-------------------|-----|-------|-----|
|       | N                                              | %   | N             | %   | N                | %   | N                 | %   | N     | %   |
|       | N                                              | %   | N             | %   | N                | %   | N                 | %   | N     | %   |
| Own   | 72                                             | 84  | 55            | 86  | 2                | 22  | 3                 | 17  | 132   | 75  |
| Rent  | 14                                             | 16  | 9             | 14  | 7                | 78  | 15                | 83  | 45    | 25  |
| TOTAL | 86                                             | 100 | 64            | 100 | 9                | 100 | 18                | 100 | 177   | 100 |

N = 178,  $\chi^2 = 52.9$ , d.f. = 3, significant at .001 level

children reported they would choose to continue renting even if ownership was made affordable. It is important to note, however, that this relationship is not as strong as it would seem because of the coincidental differences in the ages of respondents from these two types of households. As indicated in Chapter 5, all of the single unattached individuals and childless couples represented in the sample were over 45 years of age and the majority of families with dependents were under 45. The large proportion of families without dependents choosing to rent is more likely a function of their age than their household composition. Unfortunately, because childless couples and single individuals under the age of 45 were not represented in the sample it is impossible to provide substantive evidence to clarify this point.

It would appear from this analysis that the majority of respondents feel ownership is important and there is some evidence to suggest they would choose ownership over rental tenure if the government made ownership affordable. As an indication of behavior this interpretation must be treated cautiously since respondents were reacting to a hypothetical situation, but nonetheless it does seem to support the assumption that respondents desire homeownership opportunities. The analysis of subgroups also revealed some significant differences suggesting that the assumed desire for ownership opportunities is a more accurate reflection of the needs and desires of some subgroups than others. In particular, it was found that respondents over 45 years of age seemed to prefer rental to ownership tenure.

#### **7.2.2 Tenant Participation in Management**

When asked how important they felt it was that occupants of social housing be able to participate in decisions about project management 110(62.5%) indicated it was "very important", 24(19%) indicated it was "somewhat important" and 33(18%) felt it was "not at all important". When the responses to the open-ended question were analyzed for content it was found that there were basically three reasons why respondents felt it was not important for tenants in social housing to be involved in project management. Since the question was phrased so that respondents would answer in terms of their current situation in community housing it is important to note that in Edmonton, EHA assumes total responsibility for managing community housing and does not encourage tenant



involvement. The majority of respondents who answered the question of why not, 17(53%), indicated they were satisfied with the way in which their housing was managed and felt that it could not be improved by tenant participation. A smaller proportion, 10(31%), felt that because of the high turnover in community housing, to maintain continuity in management one agency like EHA should assume sole responsibility for management. Five(16%) indicated that the management of the project could be improved but felt that tenant involvement in management would not be an effective means of doing so. Most of these people felt that tenant involvement would result in the wishes of the more vocal households being imposed on the rest.

As with tenure preference the only significant differences among subgroups of respondents in terms of their opinions on the importance of tenant participation were related to age and household composition. As shown in Table 7.5 there is a statistically significant relationship between age and the respondents' ratings of the importance of tenant participation in management. The proportion of respondents reporting that opportunities for participation in decision-making are very important decreases as age increases, from 71% for those in the youngest age category (under 34 years of age) to only 31% for those in the two oldest age categories. The same trend is evident when mean scores are calculated. The mean scores indicate the average response to the question of how important opportunities for tenant participation in decision-making are considered to be. For the purpose of statistical analysis responses indicating "very important" are assigned a value of 1, "somewhat important" a value of 2 and "not at all important" a value of 3. The mean scores for the variable age are shown in Table 7.6. Again, the trend is for the younger respondents to regard opportunities for tenant participation as being more important than older respondents, although it should be noted that the greatest difference is between respondents who are under 45 and those who are over 45 years of age.

A statistically significant association was also found for the variable "household composition". As can be seen from the mean scores of importance displayed in Table 7.7, respondents heading households with dependent children and the childless couples considered tenant participation important while the single individuals tended to consider it was not important. It is less likely in this case that the difference among household types



TABLE 7.5: DISTRIBUTION OF RESPONDENTS BY IMPORTANCE OF PARTICIPATION IN DECISION-MAKING AND AGE

|                      | AGE      |       |       |       |     |     |    |     |    |     | Total |     |
|----------------------|----------|-------|-------|-------|-----|-----|----|-----|----|-----|-------|-----|
|                      | Under 35 | 35-44 | 45-54 | 55-64 | 65+ |     |    |     |    |     | N     | %   |
|                      | N        | %     | N     | %     | N   | %   | N  | %   | N  | %   | N     | %   |
| Very Important       | 74       | 71    | 21    | 72    | 7   | 41  | 4  | 31  | 4  | 31  | 110   | 63  |
| Somewhat Important   | 20       | 19    | 6     | 21    | 4   | 24  | 3  | 23  | 1  | 8   | 34    | 19  |
| Not at All Important | 10       | 10    | 2     | 7     | 6   | 35  | 6  | 46  | 8  | 61  | 32    | 18  |
| TOTAL                | 104      | 100   | 29    | 100   | 17  | 100 | 13 | 100 | 13 | 100 | 176   | 100 |

$N = 178$ ,  $\chi^2 = 36.319$ , d.f. = 8, significant at 0.01 level

TABLE 7.6: MEAN IMPORTANCE OF OPPORTUNITIES FOR PARTICIPATION BY AGE

| AGE      | MEAN SCORE | PROPORTION OF SAMPLE RESPONDING VERY IMPORTANT |
|----------|------------|------------------------------------------------|
|          | $\bar{X}$  | %                                              |
| Under 34 | 1.3        | 71.2                                           |
| 35 - 44  | 1.3        | 72.4                                           |
| 45 - 54  | 1.9        | 41.2                                           |
| 55 - 64  | 2.1        | 30.8                                           |
| Over 64  | 2.2        | 30.8                                           |

TABLE 7.7: MEAN IMPORTANCE OF OPPORTUNITIES FOR PARTICIPATION BY HOUSEHOLD COMPOSITION

| HOUSEHOLD COMPOSITION                             | MEAN SCORE | PROPORTION OF SAMPLE RESPONDING VERY IMPORTANT |
|---------------------------------------------------|------------|------------------------------------------------|
|                                                   | $\bar{X}$  | %                                              |
| Families headed by a married or common-law couple | 1.4        | 69.4                                           |
| Single parent                                     | 1.3        | 67.2                                           |
| Childless couple                                  | 1.6        | 55.6                                           |
| Single unattached                                 | 2.5        | 16.7                                           |

can be attributed to coincidental differences in age because the childless couples, as a group, considered opportunities for tenant participation nearly as important as the families with dependents.

It would appear from this analysis that, in general, the respondents felt it was important for tenants of social housing to have the opportunity to participate in management decision-making. As was the case for tenure preference, some differences in the importance placed on tenant participation emerged among subgroups of respondents suggesting that the assumption that respondents desire opportunities to participate in the management of their housing is a more accurate reflection of the desires of some groups than others. In particular, the respondents over 45 years of age and the single individuals tended to consider opportunities for tenant involvement as not important.

#### **7.2.3 The Acceptability of An Integrated Residential Environment**

In response to the question about the preferred types of neighbors, the majority of respondents indicated they would have no difficulty accepting neighbors who have either more or less money to spend than the respondents themselves, who are from different ethnic backgrounds, who are older or younger, or who have different household characteristics (i.e. families with dependent children, childless couples). The mean scores for responses to each of the six characteristics listed in question 5 and the proportion of the sample who indicated they would have no difficulty accepting these characteristics in their neighbors are displayed in Table 7.8. For the purpose of statistical analysis responses indicating "no difficulty" were assigned a value of 1, those indicating they would have "some difficulty" were assigned a value of 2 and those indicating they would have a "great deal of difficulty" accepting a particular characteristic were assigned a value of 3.

In each case more than 90% of the respondents indicated they would have no difficulty accepting the specified characteristic in their neighbors. This general indifference is also reflected in the mean scores which indicate there was little variation in the way in which the acceptability of the characteristics was rated. The slightly higher mean scores for the "age" and "have children" characteristics can be attributed to the fact that 46% of the single unattached individuals and childless couples had some difficulty accepting neighbors with children and 30% indicated they would have some difficulty

TABLE 7.8: MEAN SCORES OF ACCEPTABILITY OF SELECTED CHARACTERISTICS IN NEIGHBOURS FOR THE TOTAL SAMPLE OF RESPONDENTS

| CHARACTERISTICS<br>OF NEIGHBOURS   | MEAN SCORES | PROPORTION OF<br>SAMPLE RESPONDING<br>NO DIFFICULTY |
|------------------------------------|-------------|-----------------------------------------------------|
|                                    | $\bar{x}$   | %                                                   |
| Have more or less money to spend   | 1.2         | 93                                                  |
| Have a different ethnic background | 1.1         | 97                                                  |
| Are a different age                | 1.3         | 95                                                  |
| Have children                      | 1.3         | 92                                                  |
| Do not have children               | 1.1         | 90                                                  |

accepting neighbors who were younger than themselves. Individuals heading family households in general had no difficulty accepting neighbors with different household characteristics. As expected, given the coincidental difference in ages of respondents from these subgroups, a variation in tolerance for neighbors with different household characteristics was also evident when the respondents were distributed by age. In general, respondents under 45 years of age were slightly more tolerant than those over 45.

From the additional comments made by approximately 75% of the respondents it would appear that their major concern was with the behavior of their neighbors. A content analysis of these comments revealed that, in general, the respondents preferred neighbors who behaved similarly to themselves, in that they had the same ideas about the way the yard should be kept, how tidy the house should be, how children should be raised and how other peoples' privacy and property should be treated. Surprisingly, there was no variation in the comments. They all focussed on one or several aspects of the issues of cleanliness, childraising, and respect for privacy and property.

### 7.3 Assumptions About the Attractiveness of the Cooperative Way of life

It was described in Chapter 4 that cooperative housing demands a high degree of participation and commitment from its residents and that cooperative ownership is a non-equity and non-profit form of tenure. It was argued that for those who would find it difficult to accept limitations on their equity accumulation, or who would not be willing to devote personal time to managing and maintaining the housing in which they live, cooperative housing may not be a viable alternative. It was postulated, even given that CMHC's revised set of guidelines is an accurate reflection of the needs and desires of low-income social housing targets, that they may not be participating in CHP because, in their eyes, it is not an attractive form of housing.

To determine if this may be an explanation for biased target participation, questions 3(ii) and 4(ii) on the interview schedule were designed to obtain information about the importance placed by the sample of community housing tenants on ownership as a means of economic gain and on their willingness to assume responsibility for the management and maintenance of their housing.

The reasons listed in question 3(ii) were chosen to reflect the cooperative housing sector's social orientations toward housing and the economic orientation of conventional ownership tenure. It was indicated in Chapter 2 that a fundamental principle of the cooperative housing sector, in Canada at least, is that it is the right of every individual and family to be able to live in adequate housing defined, at the personal level, as housing in which people have some degree of control over the design and management of their accommodation and, in a social sense, as housing which provides a living situation and in which the opportunity to become part of a community exists. The notion of community is defined in this context in terms of common values, social ties and social interaction. Reasons a)"a feeling of belonging to a community", b)"respect and prestige in a community" and c)"security for the children" are intended to reflect the cooperative housing sector's view of housing in its social sense. Reasons d)"more freedom to personalize" and e)"more freedom to carry out preferred activities" are designed to reflect the value of personal control over the design and management of housing, including the importance of being able to alter the accommodation to suit one's tastes (i.e. to personalize) and to have less restriction than in community housing on social activities. Reasons d)"the opportunity to



obtain a good return on money invested" and g) "to make a profit from the resale of the property" reflect the economic orientation of conventional ownership tenure which unlike cooperative ownership, includes the right to profit financially from the sale of a home. Essentially, the assumption that underlies the analysis of responses to question 3(ii) is that, for respondents who consider reasons d) and g) as very important reasons for wanting to own a home, cooperative housing may not be a viable alternative.

In question 4(ii) respondents were presented with the hypothetical situation of having the opportunity to join an occupant or tenants association, formed in their housing project with the consent of the managing authority for the purpose of facilitating tenant involvement in management decision-making. Tenants were asked whether they would be willing to belong to such a group and if they would be able to devote at least six hours a week to working for the committee. A minimum requirement of six hours was chosen because this is the amount of time required of each household in a medium sized cooperative to manage and maintain it in an adequate manner (see Chapter 2). Those respondents who indicated they were not interested or not able to devote at least six hours a week to such a group were asked to elaborate on their answer. A list of factors which, it was thought, might affect a person's ability to participate in a tenants association was provided.

The analysis of responses to each of these questions will be used to answer research question 4: *Is the cooperative way of life attractive to the low-income targets. Specifically, do low-income targets view ownership as an opportunity to exercise more control over their living environment and to become part of a community, and are they willing and able to assume responsibility for the management of their accommodation?*

### 7.3.1 Reasons for Preferring Ownership Tenure

In question 3(ii), as already noted, the respondents were provided with a list of reasons for preferring ownership tenure but they were also encouraged to add reasons which were very important to them. Of the 132 respondents to this question 62(47%) added reasons of their own. After a content analysis, however, it was found that all were similar to ones already provided and it was decided, therefore, to code the additional reasons as "very important" responses to the preselected reasons to which they



corresponded. The most likely explanation for the duplication is that the original reasons were not clearly phrased, and so failed to communicate the intended idea to the respondent.

As in the previous analyses, responses indicating "very important" were assigned a value of 1, those indicating "somewhat important" a value of 2 and "not at all important" a value of 3. In Table 7.9 are listed the reasons for preferring ownership tenure in rank-order of their importance as determined by the mean score for each reason. Also presented is the proportion of the sample responding "very important" to each reason.

A hierarchy of importance can be discerned by examining the portion of the sample responding very important to each reason. One group, comprised of the reasons "more freedom to personalize" and "more freedom to carry out desired activities", was considered very important by 96% and 76% of the sample respectively. These reasons reflect a desire to exercise some control over the design and management of one's accommodation. By comparison, a second group of reasons including "the opportunity to obtain a good return on investment", "security for the children" and "a feeling of belonging to a community" was considered very important by a substantially smaller proportion of the community housing tenants preferring ownership (43%, 42% and 41% respectively). These reasons reflect a desire to own a home for the purpose of economic gain but also for community related reasons. The last group, comprised of two reasons, "respect and prestige in a community" and "to obtain a profit from the resale of the property", was considered very important by only a small proportion of respondents (26% and 28%, respectively). These reasons also express both a community and an economic orientation toward ownership.

The hierarchy of importance is evident as well in the mean scores. In this case, however, the only substantial difference, in terms of relative importance, is between the two reasons reflecting a desire to influence the design and management of the living environment and the remaining four in which a mixture of community related and economic reasons is reflected.

It would appear, therefore, that reasons for owning a home with an emphasis on control were valued more often than those emphasizing economic or community considerations. The mean scores for the two economic reasons placed them third and

TABLE 7.9: REASONS GIVEN BY COMMUNITY HOUSING TENANTS FOR PREFERRED OWNERSHIP TENURE IN RANK-ORDER OF IMPORTANCE

| REASONS FOR<br>PREFERRED OWNERSHIP                      | MEAN SCORES | PROPORTION OF<br>SAMPLE RESPONDING<br>VERY IMPORTANT |
|---------------------------------------------------------|-------------|------------------------------------------------------|
|                                                         | $\bar{x}$   | %                                                    |
| More freedom to<br>personalize                          | 1.06        | 96.2                                                 |
| More freedom to<br>carry out activities                 | 1.28        | 78.8                                                 |
| Opportunity to obtain<br>a good return on<br>investment | 1.71        | 43.9                                                 |
| A feeling of belonging<br>to a community                | 1.90        | 41.2                                                 |
| Security for the<br>children                            | 1.93        | 42.0                                                 |
| To gain respect and<br>prestige in a community          | 2.19        | 26.2                                                 |
| To make a profit from<br>the resale of the<br>property  | 2.22        | 28.1                                                 |

fifth respectively in the ranking, which implies that economic considerations are at least as important for the sample of community housing tenants as the "sense of community" that ownership may facilitate but of less importance than the reason that ownership allows some degree of control over the living environment. This interpretation, however, must be tempered by the fact that the proportion of respondents who ranked reason g) "to obtain a profit from the resale of the property" as very important was considerably less than that which considered it very important "to obtain a good return on investment" (28% compared with 44%). This may have occurred because reason g) is a more precise statement of the economic aspect of ownership tenure, and the respondents may not have fully understood the intent of reason d). If this was the case, the mean score and ranking of reason g) may be the more accurate reflection of the value that community housing tenants place on ownership tenure for the purpose of economic gain.

It can be seen from Table 7.4 that the majority of respondents who indicated they would prefer ownership tenure (96%) headed households with dependent children (either a

married or common-law couple or a single parent); only 2(1.5%) were single unattached individuals and 3(1.7%) were childless couples. With so few representatives from the latter households preferring ownership, an analysis of differences among respondents within these subgroups and between these subgroups and the family households would not be particularly meaningful. As a result, this discussion will be focussed on the subgroup of families.

To determine if there were any differences among the respondents heading family households in terms of their reasons for wanting to own a home, the mean scores of importance for each reason were calculated for the respondents when distributed by age, education, family characteristics, income, source of income and size of family. The statistical significance of the differences in mean scores was determined by an analysis-of-variance test. The only significant difference to emerge was in the distribution of respondents by family characteristics. As can be seen from Table 7.10 the mean scores of importance for two parent and single parent families were significantly different for 2 out of the 7 reasons for preferring to own. Specifically, respondents heading single parent families considered the two statements reflecting an economic orientation to be higher in importance than did the two parent families.

The difference between the two groups in regard to the importance of various reasons for preferring to own can also be examined by the listing of reasons in rank order of importance for each group. From Table 7.11 it can be seen that although the mean scores for the reason "opportunity for a good return on money invested" are significantly different, it is ranked third in terms of relative importance by both groups. On the other hand, for the reason "to obtain a profit on the resale of the property" the significant difference in mean scores resulted in it being ranked fifth in terms of relative importance for the single parents and seventh (or last) for the two parent families.

In summary, the results of the tests to determine whether subgroups of the sample differed in their reasons for preferring ownership are ambivalent. Since significant differences were found between the two parent and single parent families in terms of the relative importance of economic reasons for preferring ownership, there is some evidence to suggest that the limitations on equity accumulation in cooperative housing may be less acceptable to single parent than two parent families. At the same time, however,

TABLE 7.10: MEAN IMPORTANCE OF REASONS FOR PREFERRING OWNERSHIP TENURE BY FAMILY CHARACTERISTICS

| REASONS FOR<br>PREFERRING<br>OWNERSHIP                    | HOUSEHOLD COMPOSITION |        |               |        |             |                  |
|-----------------------------------------------------------|-----------------------|--------|---------------|--------|-------------|------------------|
|                                                           | Two Parent            |        | Single Parent |        | Analysis of |                  |
|                                                           | $\bar{X}$             | St.dev | $\bar{X}$     | St.dev | F value     | Level of signif. |
| More freedom to personalize                               | 1.04                  | .26    | 1.09          | .39    | .67         | n.s.             |
| More freedom to carry out desired activities              | 1.28                  | .31    | 1.27          | .35    | .74         | n.s.             |
| The opportunity to obtain a good return on money invested | 1.85                  | .72    | 1.50          | .66    | 7.80        | .01              |
| A feeling of belonging to a community                     | 1.90                  | .87    | 1.90          | .82    | 2.11        | n.s.             |
| Security for the children                                 | 1.94                  | .88    | 1.94          | .91    | .25         | n.s.             |
| To gain respect and prestige in a community               | 2.11                  | .82    | 2.32          | .79    | .25         | n.s.             |
| To make a profit from the sale of the property            | 2.43                  | .59    | 1.92          | .79    | 10.88       | .001             |

there was general agreement about the importance of most of the reasons in relative and absolute terms, especially among the groups of reasons considered to be most and least important.

It would appear, therefore, that the only conclusive finding to emerge from this analysis is that the majority of respondents, regardless of age, education, family characteristics, or affluence, felt that an opportunity to gain some control over the design and management of their accommodation was the most important reason for preferring ownership over rental tenure at this time in their lives. This finding provides some evidence to support the suggestion that cooperative housing, with its emphasis on control over the living environment, may be an acceptable form of housing to the sample of community housing tenants.



TABLE 7.11: REASONS OF TWO-PARENT AND SINGLE PARENT FAMILIES FOR PREFERRING OWNERSHIP TENURE IN RANK-ORDER OF IMPORTANCE

| Reasons for Preferring Ownership | Two Parent<br>$\bar{X}$ | Reasons for Preferring Ownership | Single Parent<br>$\bar{X}$ |
|----------------------------------|-------------------------|----------------------------------|----------------------------|
| 1. freedom to personalize        | 1.04                    | 1. freedom to personalize        | 1.09                       |
| 2. freedom... activities         | 1.28                    | 2. freedom... activities         | 1.27                       |
| 3. the...invest-ment             | 1.85                    | 3. the...invest-ment             | 1.50                       |
| 4. feeling of belonging          | 1.90                    | 4. feeling of belonging          | 1.90                       |
| 5. security...                   | 1.94                    | 5. to make a profit...           | 1.92                       |
| 6. respect and prestige...       | 2.11                    | 6. security...                   | 1.94                       |
| 7. to make a profit...           | 2.43                    | 7. respect and prestige...       | 2.32                       |

### 7.3.2 Willingness and Ability to Participate in Management

It was indicated earlier in this chapter that when asked how important tenant participation was in management decision-making, the majority, 110(62%), felt it was very important and 24(19%) considered it was somewhat important. When presented with the hypothetical situation of being able to join a tenants association in their housing project, 113(85%) of the 134 respondents who thought tenant participation was important indicated they would be willing to belong to such a group. Seventy-seven(70%) of these 113 indicated they would have no difficulty devoting at least 6 hours a week to work for a tenants association while 26(30%) felt they would have problems setting aside this much time. The 21 respondents who indicated they were not willing to belong to a tenants association, and the 26 who indicated they would have problems devoting personal time to such a group, were asked to elaborate on their answers by selecting from a



predetermined list the factors having the greatest effect on their ability to participate. Responses indicating "not at all" were assigned a value of 1, those indicating "somewhat" were assigned a value of 2 and "a great deal" a value of 3. It can be seen from Table 7.12 that the largest proportion of respondents indicated that work and household duties and "other obligations" had a great deal of effect on their ability to participate in such a group (62% and 56%, respectively). Comparatively few respondents indicated that their lack of desire (27%) or the fact that they did not like working in groups (29%) had the greatest effect. The mean scores reflect the same trends, with the reasons related to time constraints having relatively more effect on ability to participate than those indicating a lack of interest.

As with reasons for preferring to own, the analysis of differences among subgroups of respondents in terms of their willingness and ability to participate in the management and maintenance of their housing was focussed on the subgroup of families. With only 4 single individuals and 6 childless couples considering tenant participation in decision-making to be important, their inclusion in this analysis was not considered meaningful.

To determine if there were any differences among respondents who headed family households in terms of their willingness and ability to participate in a tenants association, the six socio-economic characteristics used previously were crosstabulated with willingness to participate and ability to devote personal time. None of the relationships which emerged from this exercise were statistically significant. The strongest nominal association was for the education variable. Specifically, a slightly greater proportion of the respondents with some post-secondary education were willing to participate in a tenants association than those with high-school education or less (97% compared with 82%) and were able to devote at least six hours a week to such a group (90% compared with 81%).

From the analysis-of-variance tests conducted to determine if there were any significant differences in the mean scores of importance of each factor affecting ability to participate, no significant differences emerged. However, nominal differences between respondents relying on transfer payments and those on wages and salaries for the major source of their household income were evident. Essentially, a slightly greater

TABLE 7.12: FACTORS AFFECTING THE ABILITY OF COMMUNITY HOUSING TENANTS TO PARTICIPATE IN PROJECT MANAGEMENT IN RANK-ORDER OF IMPORTANCE

| FACTORS AFFECTING<br>THEIR ABILITY TO<br>PARTICIPATE          | MEAN SCORE<br>$\bar{X}$ | % RESPONDING THAT<br>IT WOULD HAVE A<br>GREAT DEAL OF EFFECT |
|---------------------------------------------------------------|-------------------------|--------------------------------------------------------------|
| Not enough time left<br>after household and<br>or work duties | 1.58                    | 62.2                                                         |
| Too many other obligations                                    | 1.67                    | 56.4                                                         |
| No desire to get involved                                     | 2.30                    | 27.0                                                         |
| Do not like working in<br>groups                              | 2.29                    | 29.3                                                         |

proportion of the respondents who indicated a lack of interest were those relying on transfer payments, while a greater proportion of those indicating that time constraints had the greatest effect on their ability to participate received their major source of household income from wages and salaries.

It would appear from this analysis that the majority of respondents were willing to participate and able to devote personal time to project management. Of the small proportion of respondents who were not, the majority did not reveal a lack of desire to participate. Rather, time constraints were considered to be the most important factor affecting their ability to participate. The analysis of differences among subgroups was somewhat ambivalent. No statistically significant differences emerged among respondents heading family households in terms of their willingness or ability to participate in a tenants association, but there was some evidence to suggest that respondents with some post-secondary education were more willing and able to participate in a tenants association than those without. As well, a slight difference was found between respondents existing on transfer payments and those relying on wages and salaries, in terms of the factors affecting their ability to participate. Specifically, a larger proportion of those relying on transfer payments expressed a lack of interest in belonging to a tenants association than those on wages and salaries. Still, it can be suggested from these findings that cooperative housing would be an acceptable form of housing to most low-income targets in Edmonton. The lack of interest in becoming involved in the

management of their housing shown by some of the respondents depending on transfer payments did not appear to be significant based on the results of this study, but it may be worth further examination as a possible explanation for the underrepresentation of this subgroup in CHP.

### 7.3.3 Reasons For Preferring To Rent

In question 3(ii) on the interview schedule respondents who preferred rental to ownership tenure were asked to indicate their reasons. Although the responses to this question do not contribute information to any specific aspect of research question 4 they do provide some evidence to suggest that cooperative housing may be a viable housing alternative for some of the respondents who prefer renting. As well, the responses provide some additional information to explain the underrepresentation of certain subgroups of low-income targets in CHP.

It was thought that four reasons in particular were likely to influence the rental preference: first, the desire to be mobile; second, the inability to afford the cost of maintaining a home (i.e. taxes, repairs, upkeep); third, the physical inability to maintain a property due to a health handicap or old age; and fourth, the desire to be free of the work involved in maintaining a property. Since it was not known how inclusive this list of reasons would be, respondents were once again encouraged to make additional comments. As with question 3(ii), however, all of reasons added were similar to those provided and were therefore coded as a "very important" preselected reason. Again, this seems to indicate a problem communicating the intended ideas to the respondents.

It was described earlier that when presented with the hypothetical situation of being able, with financial assistance made available from government subsidies, to purchase a home at an affordable rate, 45(25%) of the respondents indicated they would prefer to continue renting(see Table 7.2). In Table 7.13 are listed the reasons for preferring rental to ownership tenure in rank-order of importance as determined by the mean scores for each reason. Also presented are the proportions of the sample that responded "very important" to each reason.

The largest proportion of respondents (67%) indicated that their inability to afford the cost of maintaining a home was the most important reason for preferring rental tenure.

TABLE 7.13: REASONS OF COMMUNITY HOUSING TENANTS FOR PREFERRED RENTAL TENURE IN RANK-ORDER OF IMPORTANCE

| REASON FOR<br>PREFERRING<br>TO RENT                     | MEAN SCORE | % RESPONDING<br>VERY IMPORTANT |
|---------------------------------------------------------|------------|--------------------------------|
|                                                         | $\bar{X}$  |                                |
| Unable to afford<br>the cost of maintaining<br>own home | 1.5        | 67.4                           |
| Not physically able to<br>maintain own home             | 2.02       | 44.2                           |
| No time for maintaining<br>own home                     | 2.48       | 23.3                           |
| Plan to leave Edmonton                                  | 2.53       | 20.9                           |
| Move frequently                                         | 2.55       | 20.9                           |

The second largest proportion (44%) indicated the reason "not physically able to maintain a home" as the most important and the smallest proportions considered as most important the reasons "no time for maintaining a home", "plan to leave Edmonton" and "move frequently" (23%, 21% and 21%, respectively). The mean scores reflect the same hierarchy, with inability to afford the cost of a home or to physically maintain it ranking higher in relative importance than the remaining reasons.

The analysis of differences among subgroups of respondents in terms of their reasons for preferring to rent revealed significant differences in the mean scores for each reason when respondents were distributed by household composition and age. Essentially, it was found that for the two groups, families and households without dependent children, the mean scores were statistically different for 3 out of the 5 reasons. Specifically, respondents heading households in which there were no dependents rated the reasons "not physically able to maintain a home" higher in importance and the reasons "move frequently" and "plan to leave Edmonton" lower in importance than did the families.

The difference between the two groups can be further examined by listing the reasons for preferring to rent in rank order of importance for families and households



without dependent children (Table 7.14). It can be seen, in most cases, that the two groups differed over the relative importance of the reasons, as indicated by their placements within the rankings. Both groups rated an inability to afford the cost of maintaining a home highest in importance. However, the reason considered to be almost equally as important to respondents without dependents was "not physically able to maintain a home", a reason that was ranked fourth in relative importance by the families. On the other hand, the reasons reflecting a desire to be mobile - "plan to leave Edmonton" and "move frequently" - were ranked second and third respectively by the families and of least importance by the households without dependents. The interpretation of these differences as significant, however, must be tempered by the fact that most of the reasons were rated by both groups as relatively not important. Still, the fact that respondents from childless couple households and from the single person households indicated that their physical inability to maintain a home was almost as important a reason for preferring to rent as the cost of maintaining a home may mean that cooperative housing is a less viable alternative for them. The tenant responsibilities in project maintenance are likely to be too great for many of them to cope with.

Finally, it was established earlier that many of the differences found among respondents from different types of households could be attributed to coincidental differences in the ages of respondents from family households and the single unattached individuals and childless couples. This holds true as well for the significant differences in the mean scores for each reason for preferring to rent when the respondents are distributed by age. In general, the mean scores for each reason calculated for respondents under 45 years of age were similar to those for family households and the mean scores for respondents over 45 years of age were similar to those of the single individuals and childless couples.

It would appear from this analysis that for many of the families who preferred rental to ownership tenure, cooperative housing may be a viable alternative. The majority of families were concerned about home maintenance costs but, in a cooperative, some of the operating costs of the project are subsidized by the federal government and the remainder are shared among all members. Since much of the equipment and supplies are shared the cost of maintaining a home in a cooperative is less than that it is under private



TABLE 7.14: REASONS OF FAMILIES AND HOUSEHOLDS WITHOUT DEPENDENT CHILDREN FOR PREFERRING RENTAL TENURE IN RANK-ORDER OF IMPORTANCE

| Reasons for Preferring to Rent | Families<br>$\bar{X}$ | Reasons for Preferring To Rent | Households Without Dependents<br>$\bar{X}$ |
|--------------------------------|-----------------------|--------------------------------|--------------------------------------------|
| 1. unable to afford cost..     | 1.09                  | 1. unable to afford cost..     | 1.34                                       |
| 2. plan to leave Edmonton...   | 2.25                  | 2. not physically able...      | 1.43                                       |
| 3. move frequently             | 2.27                  | 3. no time to maintain...      | 2.25                                       |
| 4. not physically able...      | 2.53                  | 4. plan to leave Edmonton...   | 2.92                                       |
| 5. no time to maintain...      | 2.55                  | 5. move frequently             | 2.92                                       |

ownership. However, for the respondents over 45 years of age, most of whom were single individuals and childless couples, cooperative housing may not be a viable alternative to rental tenure because of the responsibility that it imposes for everyone to share in project maintenance.

#### 7.4 Summary and Conclusions

In this chapter responses to questions 2-5 on the interview schedule were analyzed to determine if biased target participation in CHP can be explained by an incongruity between the type of housing opportunities offered through the program and the housing needs and desires of low-income program targets. Specifically, the validity of assumptions underlying program logic about the housing needs and desires of low-income social housing clients are examined. With regard to the general assumptions that underly the revised social housing guidelines it was found that the majority of respondents desired homeownership opportunities if ownership was made affordable, and felt that tenants of social housing should have an opportunity to participate in making decisions about how their housing is managed. Therefore, the indication from these results is that CMHC's revised guidelines, which state that social housing clients should

have a choice of tenure arrangements and opportunities for participation in management, and which assume that integration is socially desirable, are an accurate reflection of the needs and desires of the majority of the sample of community housing tenants. Thus, the answer to research question 3: *Are the federal government's social housing guidelines an accurate reflection of the needs and desires of low-income targets?* appears to be yes for the majority of the low-income targets.

The objective of the analysis of subgroups and their differences in terms of housing needs and desires was to identify if the revised social housing guidelines represent more accurately the housing needs and desires of some subgroups of low-income targets than others. Essentially, the results provide some evidence that the guidelines may not reflect the needs and desires of all the various subgroups comprising the population of low-income social housing clients in Edmonton. Specifically, it was found that respondents over 45 years of age as a group preferred rental to ownership tenure at this time in their lives. Moreover, they did not feel it was very important that social housing clients should be provided with opportunities to participate in decision-making and they had the least tolerance for neighbors with characteristics different from their own. As well, some variation was found in the tenure preferences, attitudes toward tenant participation and tolerance of different types of neighbors among single unattached individuals, childless couples and respondents from households with dependent children. This finding provides some evidence to explain why these subgroups are not participating in CHP as expected.

With regard to the analysis about the attractiveness of the cooperative way of life it was found that the majority of respondents considered opportunities to exercise control over the design and management of their housing a more important reason for preferring ownership to rental tenure than opportunities for economic gain. As well, it was found that the majority were willing to participate in the management of their housing. Therefore, the indication from these results is that the sample of community housing tenants would find limitations on equity accumulation and the responsibilities of cooperative housing acceptable. Thus, the answer to research question 4: *Is the cooperative way of attractive to low-income targets?* appears to be yes for the majority of low-income targets.

The analysis of differences among subgroups of the sample provided some evidence that the cooperative way of life may be more acceptable to some subgroups than others. Specifically, it would seem from their responses that most of the tenants over 45 years of age who were single unattached individuals or who headed childless couple households would not find cooperative housing acceptable, primarily because the tenant responsibilities for project maintenance are likely to be too great for them to cope with. On the other hand, it would seem that for respondents under 45 years of age, most of whom were families, cooperative housing would be acceptable. Those who preferred ownership to rental tenure valued personal control over the design and management of their accommodation more than opportunities for economic gain, suggesting that the social orientations toward housing espoused by the cooperative sector would be acceptable to them. Those who indicated a preference for rental tenure were concerned primarily about being unable to afford the cost of maintaining their home. As indicated, in a cooperative this cost is less than it is under private ownership and for this reason these respondents may be attracted to cooperative housing.

Very few differences emerged among subgroups in terms of their willingness and ability to join a tenants association. The most important finding, in terms of the problem of biased target participation in CHP, was that respondents relying on transfer payments for the major source of their household income considered the idea of working with other tenants to manage the housing project in which they live less acceptable than respondents relying on wages and salaries. Although the differences found between these two groups were not significant, these results do provide some indication of a potential source of failure in program logic which may warrant further examination.

## 8. Summary and Conclusions

### 8.1 Summary of the Problem, Research Methods and Results

The primary objective of this thesis was to attempt to identify why biased target participation is occurring in CHP and, following from that, to suggest which aspects of the program should be modified to alleviate the situation. Biased target participation was described as a situation where a program is working to the predominant advantage of a subgroup of the designated target population. Based on the results of a survey of social housing clients, conducted by CMHC in 1982, it was found that, in Alberta at least, CHP is working to the predominant advantage of the moderate and high income subgroups of the designated target population. As well, the results revealed that certain types of low-income households, known to comprise a significant proportion of the low-income population in general, were underrepresented in CHP. Specifically, single unattached individuals and childless couples, and households headed by individuals over 35 years of age or relying on government transfer payments for their major source of household income, were found not to be participating in CHP as expected.

CHP was implemented by the federal government in the hope that it would solve some of the problems which had plagued their earlier attempts at providing public housing. Essentially, it was intended to be a means of providing social housing accommodation which would be more amenable in the eyes of local taxpayers, which would increase tenant satisfaction with their accommodation and, although not explicitly stated by CMHC, which would provide an alternative to conventional rental tenure to people for whom social housing is a long term proposition. In general, assumptions concerning the way in which cooperative housing could bring about these changes rests on the belief that cooperative housing, with its emphasis on the ideals of social integration, personal initiative, mutual aid, education, democratic control and community involvement, will result in a high quality residential environment which provides opportunities for both individual and community development.

Two explanations for the failure of CHP to attract low-income targets were forwarded for study. First, it was argued that low-income targets may not be participating in the program because the access strategy, as implemented by cooperatives



in Edmonton, may be presenting barriers to their full participation; second, that the low-income targets may be choosing to take advantage of other social housing alternatives because cooperative housing does not reflect their needs and desires and, in their eyes, it is not an attractive form of tenure. To determine if biased target participation can be attributed to either or both of these aspects of the program, an interview-assisted questionnaire was distributed to 178 low-income tenants of community housing in Edmonton. This was designed to obtain three types of information. First, data on housing needs and desires were collected to try to determine the congruency between CHP offerings and the real needs and desires of low-income targets. This was used to determine the extent to which biased target participation could be attributed to invalid assumptions underlying program logic. Second, knowledge of CHP was tested and experiences with the selection strategy were inquired into, to determine the effect of the access strategy on the participation of low-income targets. Finally, socio-economic data were collected to indicate if respondents were CHP program targets and to identify subgroups of the sample.

The analysis of the questionnaire returns revealed that, with regard to housing needs and desires, the majority of respondents indicated a preference for ownership tenure, a desire to participate in the management of their housing and a great deal of tolerance for the idea of integration. As well, it was found that the majority valued ownership tenure for the control it gave them over the management and design of their housing rather than for the opportunity it affords for economic gain. They were also willing and able to participate in a tenants association if one was formed in their housing project to facilitate tenant participation in management decision-making.

The analysis of the second set of data revealed that two-thirds of the respondents had never heard of CHP, and only a small proportion of the remainder indicated sufficient knowledge of the program to be able to evaluate cooperative housing against the other housing opportunities available to them. Unfortunately, there were no findings with respect to the selection strategy since only three respondents had ever tried to apply for cooperative housing in Edmonton. However, the analysis of reasons for not applying indicated that, in most cases, limited and inaccurate information about the program had influenced the respondents in their decisions not to participate.

Some interesting results emerged from the analysis of differences among subgroups and provide at least a partial explanation for the underrepresentation of certain households in CHP. With regard to housing needs and desires it was found that respondents over 45 years of age were less likely than the younger respondents to prefer ownership to rental tenure, to feel that tenant participation in project management is important, and to find the idea of integration acceptable. As well, they were less likely to find the idea of tenant responsibility for project maintenance acceptable due to a concern about being physically capable of assuming this type of responsibility.

With regard to the access strategy, the analysis of subgroups and their differences in terms of their knowledge of CHP revealed that the respondents who were aware of CHP and who were most informed about the program were similar in their socio-economic characteristics to low-income people already residing in Alberta cooperatives. Those who were unaware of CHP or were found to have little or no knowledge of the program tended to be the single individuals, childless couples and people relying on transfer payments. These same groups were judged to be underrepresented in Alberta cooperatives.

## **8.2 Conclusions and Recommendations for Program Modifications**

From these results three conclusions can be drawn about the effect of the access strategy and the logic underlying the program on bias target participation. First, given the substantial number of respondents who had never heard of CHP it seems reasonable to conclude that the informal word-of-mouth marketing strategy has not been effective in transmitting accurate and complete information about the program to low-income targets. This likely explains a considerable amount of the bias in target participation.

By virtue of the fact that moderate and high-income targets are overrepresented in the program the strategy appears to be better suited to their capabilities for obtaining information. It was described earlier that CMHC does not advertise to inform program targets about CHP but assumes they will inquire about the program. This differs from the approach taken by the staff of EHA who are interested in attracting only low-income people to community housing. Essentially, they bring information about the program to the low-income population by educating the social service agencies about community housing.

The basic assumption underlying this strategy is that these agencies, in turn, will inform their clients about the program and how to apply. Given the variety of household types in community housing this approach would seem to be successful in reaching the various subgroups of low-income targets. It is recommended, therefore, that to improve the situation of bias in target participation in CHP, CMHC consider implementing a more aggressive marketing strategy, similar to the approach taken by EHA, which would be designed specifically to inform low-income targets of cooperative housing opportunities. More generally, some means of coordinating the marketing strategies of the various social housing agencies in Edmonton should also be considered. As it is, to become informed about subsidized housing opportunities in Edmonton a person has to contact a number of different agencies. The possibility that this type of information could be more effectively distributed from one source should be a consideration in the development of an alternative marketing strategy for CHP.

The second conclusion is that the failure of CHP to attract low-income families (i.e. households with dependent children headed by a married or common-law couple or a single parent) relying on government transfer payments for their major source of household income cannot be adequately explained by a failure in program logic or process. The results of this study revealed that the social housing guidelines were an accurate reflection of the housing needs and desires of the majority of these families and that the cooperative way of life would be acceptable to them. As well, although it was found that families on transfer payments were less likely to know about CHP than families relying on wages and salaries the difference in terms of their knowledge was slight and cannot be considered an adequate explanation for the disparity in participation rates of the two groups in Alberta cooperatives.

This conclusion lends support to the suggestion that the explanation for the underrepresentation of families on transfer payments can be found in the method used by CMHC to calculate the ongoing assistance for which cooperatives are eligible. It was indicated in Chapter 2 that part of the monthly assistance for which cooperatives are eligible is used to lower the actual market rents of all housing units in the project to the lower end of the scale of market rents in the area in which the project is located. The remainder goes to operating costs and providing "deep subsidies" to low-income

cooperative members to reduce their rent to a rate which is no more than 25% of their monthly household income. It was argued that in areas where production costs for housing are high there is very little of this monthly assistance remaining to provide deep subsidies.

The explanation for the low participation rates of families on transfer payments relates to the fact that because their incomes are so low a substantial subsidy is required to reduce their monthly rent to 25% of their income. Since cooperatives, regardless of their production costs, must have at least 15% of their membership comprised of low-income households if there is sufficient funds in the subsidy pool to do so, it seems reasonable to speculate that cooperatives in high production cost areas would choose to distribute their deep subsidy funds among as many low-income households as possible. This could be done by taking into their membership only those families requiring a small subsidy to reduce monthly rates to less than 25% of their household income. The federal government does not require that cooperatives subsidize particular types of low-income households so this strategy is acceptable.

If this is indeed the case the situation of biased target participation could be improved by altering the method by which the on-going assistance is calculated or, alternatively, by providing assistance for deep subsidies independent of the operating and rent reduction assistance. Regardless of the method, this change in program design, to be effective, would have to be accompanied by a more specific definition of the target population of CHP and a requirement that cooperatives have in their membership certain types of low-income households.

The third conclusion is that the underrepresentation of low-income targets over 45 years of age can be partly explained by an incongruity between the type of housing offered by CHP and the housing needs and desires of this group. The results of this study revealed that a certain proportion of the low-income people surveyed were interested only in rental tenure. They indicated no desire to get involved in ownership arrangements or the management and maintenance of the housing in which they live. From their responses to the survey it would seem reasonable to assume that even if made aware of cooperative housing they would not find it a very acceptable form of tenure.



The majority of these respondents were over 45 years of age and relied on transfer payments for their major source of household income. Their prospects for competing eventually on the private housing market seem remote. The conclusion that cooperative housing may not be a viable alternative for these people suggests there is a need for social housing which provides rental opportunities more amenable to the long term tenant. This suggestion may seem extravagant, but it must be considered in light of the fact that unless opportunities of this nature are provided, these people will remain in community housing. In the scheme of social housing programs, implemented by the various levels of government in Canada, community housing is intended to be emergency accommodation to serve the needs of people who are "temporarily down on their luck". Obviously, if tenants occupy the units for long periods, community housing cannot fulfill this important function. To attempt to discourage tenants in Edmonton from occupying units for more than two years, EHA has instituted a management strategy that is intended to make community housing unattractive as a long term proposition. For instance, tenants can receive only a month-to-month lease on their units, and to renew the lease they have to declare their household income in person at an EHA branch office.

Since it is unlikely that some of these long term tenants who appear to be hard core renters will eventually be able to compete for housing on the private market or that they would be attracted to cooperative housing it is recommended that social housing opportunities be created which are more amenable to the long term renter. In this way the effectiveness of community housing can be improved and perhaps as well, the quality of life these people experience in community housing.

### **8.3 Implications of this Study For the City of Edmonton**

It was described earlier in this thesis that the City of Edmonton provides assistance to continuing housing cooperatives through its Third Sector Housing Policy. This policy makes available city-owned lands from the social housing land inventory at reduced rates to private non-profit and cooperative housing groups. Essentially, it enables cooperatives to obtain 60 year lease terms calculated on the basis of 50% of the market value of the site or the historic carrying costs to the City, whichever is greater (City of Edmonton, 1983).

In recent years the City's inventory of land designated for social housing has been decreasing. According to the 1983 Annual Housing Report produced by the Real Estate and Housing Department it has been difficult to acquire land for social housing development due to a reduction in subdivision activity. The City prefers to acquire its social housing sites in newly subdivided areas where they are less expensive and less likely to draw opposition from the local community. But with less land being subdivided fewer development sites are available. As well, current fiscal and monetary restraints have limited the amount of land the City is willing to purchase. It is therefore projected in the Annual Housing Report (1983) that, by the end of 1984, there will not be sufficient land designated for social housing development to satisfy the needs of third sector housing groups such as cooperatives. Although at present, cooperatives are still able to obtain city-owned land on request, as the inventory decreases the City will have to be more selective in the distribution of this land. This thesis provides information which may be useful in this selection process.

Cooperatives funded through CHP are eligible for the City of Edmonton's subsidized lease terms on the basis that they are non-profit corporations which provide housing for low-income people. Although this study revealed that CHP is not attracting low-income targets as expected, the reasons identified for this failure lend support to the suggestion that CHP is worth persisting with and that the City should continue to provide cooperatives with the opportunity to acquire land at subsidized rates. Based on the results of this study the problem of bias in target participation may not be difficult to correct. It appears that a considerable amount of the bias can be explained by a failure in process rather than logic. Essentially, the delivery system is not functioning as expected. The marketing strategy does not appear to be effective in reaching low-income targets and the method of calculating deep subsidy funding limits the ability of cooperatives to provide housing to very low-income people. This is encouraging because changes to program process activities are relatively simple to implement. The logic underlying the program about the housing needs and desires of social housing clients appears to be sound. The assumptions that social housing clients desire more opportunities to participate in the management of their housing, and that they would be willing to accept both ownership with limitations on equity build-up and socially integrated projects appear

to be valid based on the findings presented here. This suggests that once the delivery system is functioning properly, bias in target participation should be eliminated.

It is important that the City of Edmonton continue its support for cooperatives so that CMHC and the cooperative housing sector are given the opportunity to correct problems in program delivery. It is desirable to correct these problems for two reasons. First, until program process activities are functioning as expected there is no basis for making judgements about the validity of the logic underlying the program concerning the social benefits believed to be derived from this form of housing. Second, considering the way in which the City, through EHA, has chosen to manage community housing, cooperative housing appears to play a valuable role in the scheme of social housing programs operating in Edmonton. Essentially, it provides housing which may be more attractive to long term social housing clients than accommodation provided through the Community Housing Program. Therefore, in the long run CHP may help agencies like EHA to more effectively fulfill their objectives of providing temporary accommodation.

Without the opportunity to obtain inexpensive land from the City's social housing land inventory the future prospects of CHP in Edmonton are limited. Consequently, it will be difficult to adequately test the logic underlying the program or to determine the effect of CHP on the delivery of social housing in Edmonton. Cooperatives are restricted in the amount of money they can spend on developing housing by the Maximum Unit Price(MUP) guidelines established by the federal government to ensure that cooperative housing is 'modest' accommodation (see Table 3.1). It is stated in the CHP Guidelines and Procedures Manual (1980) that project costs must be within these prescribed maximum unit prices unless the housing is intended for the occupancy of physically or mentally handicapped people. If cooperatives are required to pay a high price for an adequate development site, they may not be able to produce the housing within the MUP guidelines. At the present, due to depressed real estate values cooperatives are able to acquire land on the open market at reasonable rates. In the future, however, when the economy improves and real estate values increase, land provided through the Third Sector Housing Policy will be essential to the economic viability of cooperatives.

As a result, the primary recommendation for the City to emerge from this study is that support for CHP through the Third Sector Housing Policy should be continued, even

given the present situation of bias in target participation. Since the failure of the program to attract low-income targets appears to result from problems in program process, the real potential of CHP for improving the delivery of social housing in Edmonton has yet to be determined. Cooperative housing may be a solution to the problems of providing for the needs of long-term social housing clients. The program should, therefore, be persisted with until the logic underlying its design can be more adequately tested.

To protect its own interests, however, the City should take some action to hasten the improvement of the CHP delivery system. In this regard, it would be desirable for the City to take a more active role in support of CHP. This may involve, to begin with, lobbying CMHC to improve its method of program delivery so that it functions more effectively as a social housing program in Edmonton. In particular, the City should encourage CMHC to alter the way in which deep subsidy funding is calculated to more accurately reflect local conditions. In addition, the City should promote the program on its own by publicizing cooperative housing among community housing residents, making them aware of the program and assisting them in applying for cooperative housing units.

If the City continues its site assistance policy for cooperative housing as recommended in this thesis it will be necessary to acquire more land to increase the social housing land inventory and, consequently, the land available to cooperatives. Given the federal government's decision to increase the amount of NHA funding available to CHP as announced in the 1982 Budget Speech, and the growing popularity of cooperative housing as described in Chapter 2, the rate of cooperative housing development in Edmonton will likely be greater in 1984 than in previous years. Due to declining real estate values this seems an opportune time for the City to begin building up the social housing land inventory by purchasing land on the open market or acquiring it from the inventories of other civic departments. The mixed income objective of cooperatives should make cooperative housing more acceptable in established communities than the more conventional types of social housing such as community housing. Therefore, land for cooperative developments can be acquired in all parts of the city rather than just in newly subdivided areas. Funding for this type of acquisition program should be made available to ensure that cooperative groups in Edmonton can continue to rely on the City for assistance in acquiring suitable development sites.



#### 8.4 Evaluation of Research Methods

Several aspects of the research method used in this study affected the quality of the data obtained. It is useful to clarify them at this point to facilitate an evaluation of the research results and provide some direction for future researchers in this field of study. The following discussion focusses on the sample, the questionnaire design and the methods of administering the questionnaire, with particular emphasis upon the ways in which these aspects of the research method could be improved.

The decision to choose a sample from among the population of community housing tenants had to be made with limited knowledge of the composition of this population. Although precautions were taken in the sample design to ensure that the various types of households presumed to reside in community housing would be included in the sample, some groups were still underrepresented in the sample. The fact that very few recent immigrants and respondents over the age of 60 were interviewed can be partially explained by language barriers and a general reluctance among elderly people living alone to open their doors to strangers. The lack of single unattached individuals and childless couples under 45 years of age, and the underrepresentation of families headed by individuals over 45 years of age and Native peoples likely occurred because they were underrepresented in the population to begin with. Since these groups are CHP targets and are not participating in the program as expected, it would be desirable in future research efforts of this nature not to restrict the sample to one population but to choose potential respondents from a variety of low-income populations to ensure that these subgroups are adequately represented.

Given the nature of the information collected in this study several improvements to the questionnaire design should be considered by future researchers. The decision to limit each interview to fifteen minutes meant that only very general information on program logic and process could be collected in the survey. At the outset, this approach was judged to be acceptable since the study was couched in exploratory terms and the intent was to determine only the potential sources of program failure so that some direction could be given to future researchers. In retrospect, this trade-off between a short interview and the specificity of the information obtained did not seem to affect the data collected about the respondent's knowledge of CHP. This aspect of the questionnaire

fulfilled the original intent of providing some indication of potential sources of program failure in the access strategy. However, the information obtained on the housing needs and desires of respondents was affected. Essentially, in the analysis of these data it was possible to draw only very general conclusions about the congruency between program offerings and client needs and desires. Although some evidence did emerge to suggest that neither CMHC's revised guidelines nor cooperative housing are an accurate reflection of the needs and desires of some low-income targets, it is questionable whether responses to one item on a survey can be considered an adequate indicator. It would have been desirable to measure the acceptability of concepts such as economic integration and tenant participation in management using more than one or two items. In future research of this nature, particularly if the intent is to undertake a thorough analysis of the congruency between program offerings and client needs and desires, some consideration should be given to developing a composite index of items to measure variables of this nature. With regard to item selection the problems encountered in this study in communicating ideas to respondents suggests it would be useful to construct the indices in consultation with people similar to those who will be included in the survey.

In general, the profile data obtained from the questionnaire effectively facilitated the identification of subgroups of respondents. However, given the presumption that cooperative housing may be intended specifically to fulfill the housing needs of long term social housing clients, it would have been desirable to add a question about length of residence in social housing to the survey. This oversight made it impossible to determine how accurately program offerings reflect the housing needs and desires of this group and how effective the marketing strategy is in reaching them. If long term clients are a special CHP target this type of information would be necessary to a proper evaluation of program logic and process.

Several procedures for the collection of information used in this study are recommended to future researchers. A door-to-door survey seems the most effective, although time consuming, approach when attempting to collect information from low-income social housing clients. Many of the respondents were initially suspicious and reluctant to participate in the survey, and were only persuaded to do so when it was made clear that the interviewers were not associated with EHA or a social service agency. It is

doubtful that these people would have completed and returned a mail-out questionnaire. As well, it was useful to be able to clarify items on the questionnaire and to probe respondents for more information. It is felt that the quality of the data received because of this opportunity was considerably better than may have been obtained from a mail-out survey. The use of cards to aid the respondents in answering questions on the interview schedule also proved to be a successful procedure. Judging from the very high response rate to the profile questions, the cards appear to have overcome any reluctance on the part of respondents to reveal specific personal information.

### **8.5 Suggestions for Future Research**

As an exploratory study the findings of this thesis were intended to provide some direction for future research into the problem of biased target participation in CHP. The following five suggestions emerged.

First, there is a need to investigate effective means of implementing a more aggressive marketing strategy. The possibility of bringing information about CHP to low-income people through social service agencies should be considered. As well, the integration of this strategy with those implemented by other social housing agencies should be examined so that complete information about the various subsidized housing opportunities in Edmonton can be distributed to clients from one source.

Second, because it was not possible to study the effect on target participation of the selection procedures implemented by Edmonton cooperatives, there is still the possibility that this could be a source of program failure. In future studies, a more appropriate population to draw on for a study of experiences with selection procedures would be the successful and unsuccessful applicants to housing cooperatives in Edmonton, using the application forms they are required to submit as the sampling frame.

Third, the effect of the present method of calculating ongoing program assistance on target participation should be examined. It was speculated that low income targets on transfer payments are being selected out of the program because there is not sufficient deep subsidy funding to assist them. This possibility warrants further study. Related to this is the recommendation that alternative methods of calculating the deep subsidy funding should be examined to identify an approach that functions effectively in areas with

high production costs.

Fourth, a specific definition of low-income targets is required. This should include information on their socio-economic characteristics, so that subgroups can be distinguished from one another and so that the low-income targets can be distinguished from those who are moderate and high income. As well, some estimation of the size of the low-income target group in Edmonton is required. This type of information is essential to any program evaluation, otherwise it is difficult to determine accurately the effectiveness of program coverage. In chapter 2 it was speculated that the decision to support cooperative housing may have been aimed at solving the problem of providing housing amenable to long term social housing clients. If this group is a special CHP target an effective means of distinguishing it from other low-income targets must be developed to facilitate program evaluation.

Fifth, there is a need for more information on the housing needs and desires of program targets in general. The information collected in this study was not adequate to infer with real confidence the congruency between program offerings and client needs and desires. As a result, this aspect of program logic warrants further study. If long term social housing clients are indeed a special CHP target group the evidence found in this study to suggest that cooperative housing may not be an attractive form of tenure to some long term clients raises the question of how effectively CHP reflects the needs and desires of this target group. This should also be examined in future program research.

These last two recommendations can be applied as well to social housing programs in general. There is a need to delineate clearly the target populations of each of the various social housing programs. This would enable the identification of duplication and gaps in social housing provision. Related to this is the recommendation that more research be undertaken to identify the housing needs and desires of various subgroups of the low-income population, so that programs and policies do not have to be based entirely on the intuitive estimates made by middle class planners who are not themselves social housing targets.

These general suggestions for future research are aimed at the City of Edmonton as well as CMHC housing administrators. To protect its own interests the City should monitor the implementation of the social housing programs it supports through site



assistance policies, rather than rely entirely on information received from agencies like CMHC or Communitas. By regularly collecting their own information on aspects of program delivery such as target coverage, city housing administrators can ensure that land designated for social housing development will in fact be used for that purpose.

### 8.6 Conclusion

The Cooperative Housing Program was created by the federal government in the hope that it would solve some of the problems that had plagued the delivery of social housing in the past. The logic underlying the program rests on the belief that these problems can be solved by providing for the social as well as the physical dimensions of housing need. Like any innovation, however, cooperative housing has encountered many problems of its own since it was first implemented in 1974, the most persistent being the underrepresentation of low-income targets. The results of this study lend some initial support to the suggestion that a considerable amount of bias in program coverage can be explained by a failure in process rather than logic. This is encouraging, since changes to program process activities are relatively simple to implement. The results of this research also provide evidence that the logic underlying the program is sound even when the limitations in questionnaire design are allowed for. This finding is encouraging as well because it suggests that Canadian housing policy is evolving in a manner that may eventually see social housing achieve its original aim of mitigating social problems. Yet, there is still considerable room for improvement in the delivery of social housing in Canada. There is a need for a greater understanding of the targets of social housing, their capabilities and their housing needs and desires. Until this type of knowledge is acquired it cannot be presumed that cooperative housing is *the* solution to the problems which, presumably, contributed to the demise of previous attempts to provide social housing.

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## Appendix I

1. In your lease with the Edmonton Housing Authority, how is your housing unit described:

- ☐ 1 bedroom
- ☐ 2 bedroom
- ☐ 3 bedroom
- ☐ 4 bedroom
- ☐ 5 bedroom
- ☐ handicap unit

2. At this time in your life how important is it that you own a home?

- ☐ 1. very important
- ☐ 2. somewhat important
- ☐ 3. not at all important

3. If within the next six months you were given the opportunity to choose, which would you prefer; to own a home or to continue renting?

- ☐ 1. rent (Question 3i)
- ☐ 2. own (Question 3ii)

3(i) I would like to know your reasons why. I am going to read a list of reasons some people have for preferring renting to owning. Choosing your response from this card (card A) would you please tell me how important each of the reasons is to you.

- 1. very important
- 2. somewhat important
- 3. not at all important
- ☐ a. I move around alot right now and would rather not own a house
- ☐ b. I plan to move away from Edmonton
- ☐ c. I don't have time to maintain a house (for instance look after the yard, do general repairs)
- ☐ d. I am not physically able to maintain a house
- ☐ e. I do not feel able to afford the cost of maintaining a home (i.e. taxes, upkeep)

Are there any other reasons you may have for preferring renting to owning?

g. .... h.

3(II) I would like to know your reasons why. I am going to read a list of reasons some people have for wanting to own a home. Choosing your response from this card (card A) would you please tell me how important each of the following reasons is to you.

1. very important
2. somewhat important
3. not at all important

- ☐ a. owning a home gives a feeling of belonging to a community
- ☐ b. owning a home gives respect and prestige in a community
- ☐ c. owning a home provides more security for the children( i.e. able to stay in one place for a long period)
- ☐ d. buying provides a good return on investment
- ☐ e. Owning a home would give me more freedom to personalize it(landscape the yard,paint the walls)
- ☐ f. Owning a home would give me more freedom to carry out the activities I would like around the house (socialize, plant a garden)
- ☐ g. your home may increase in value while you own it and as a result you have the opportunity to make a profit from selling it

Are there any other reasons you have for preferring to own a home?

h.....  
 .....  
 i.....  
 .....

4. Some people feel it is important that residents living in a housing projects like this should be given the opportunity to become involved in making decisions about how their housing project is managed (i.e. project rules and regulations, the enforcement of the rules and regulations etc.), others do not feel this way. What is your opinion?

- ☐ 1. very important (Question 4ii)
- ☐ 2. somewhat important (Question 4ii)
- ☐ 3. not at all important (Question 4i)
- ☐ 4. don't know (Question 4ii)

4(i) If respondent felt it was not important:

Why not?.....  
 .....



.....  
 4(11) If important or somewhat important:

If, with the consent of the housing authority, an occupant or tenant committee was formed to provide tenants with an opportunity to get involved in management decisions, would you be willing to belong to such a group?

- ☐ 1.yes  
☐ 2.no

IF YES:

Approximately how many hours a week would you be able to devote to attending meetings and sitting on occupant committees?  
 \_\_\_\_\_ hrs/wk.

IF NO (or if respondent is not able to devote time):

Which, if any, of the following would affect your ability to participate in activities like this.

1. not at all
  2. somewhat
  3. a great deal
- ☐ a. not enough time left after household and/or work duties
- ☐ b. to many other obligations
- ☐ c. no desire to get involved
- ☐ d. don't like working in groups

Any other reasons?

e.....

f.....

5. I would like to know something about the type of people you would like to live with (i.e.given the choice, the type of people you would like living in the same housing project as you). Choosing your response from (card B) please indicate if you would have any difficulty accepting these characteristics in your neighbors:

1. not at all
  2. somewhat
  3. a great deal
- ☐ a. neighbors who have more or less money to spend than you
- ☐ b. who have a different ethnic background than you
- ☐ c. who have children/who don't have children (specify)
- ☐ d. who are a different age than you

☐ e. other(specify)\_\_\_\_\_

6(i) Cooperative housing is subsidized housing similiar the type you live in now in the sense that your monthly rent is set according to your household income. Have you ever heard of cooperative housing or the Cooperative Housing Program?

- ☐ 1.yes (Questions 6i-6iv)  
☐ 2.no (Question 7)

6(ii) Where did you first hear about cooperative housing?

- ☐ a.in the newspaper  
☐ b.on the television or radio  
☐ c.from a friend or relative(specify if they were a member of a housing cooperative\_\_\_\_\_)  
☐ d.from a social service agency (specify\_\_\_\_\_)  
☐ e.from CMHC, Communitas or EHA, (specify.....)  
☐ f.Other (specify\_\_\_\_\_)

6(iii) Where you aware that if you lived in a cooperative housing project you would be eligible to recieve a subsidy to reduce your monthly rent similiar to that which you recieve now?

- ☐ 1.yes  
☐ 2.no

6(iv) I would like to know how familiar you are with cooperative housing. Can you tell me some of the ways in which cooperative housing is the same or different from the type of housing you live in right now (probe for knowledge of differences in tenure and management).....

.....  
 .....

6(v) Have you ever tried to apply for a housing unit in a cooperative housing project?

- ☐ 1.Yes  
☐ 2.No  
☐ 3.In the process of applying

IF NO:

Why not?.....  
 .....

.....  
 IF YES:

How long ago was that? \_\_\_\_\_

How did you go about applying for cooperative housing? .....

.....

.....

Why are you not living there right now?

- ☐ a. was not able to complete the requirements of the written application.
- ☐ b. was not able to attend the meeting the cooperative set up (specify reasons why.....)
- ☐ c. my application was accepted and I am still on the waiting list.
- ☐ b. my application was not accepted
- ☐ c. I could not find a project that suited my needs (specify.....)
- ☐ d. Other (specify.....)

7. What is the total number of people living in this house? \_\_\_\_\_

8. How many members of your household are 60 or more years of age? \_\_\_\_\_

9. How many dependent children live in this house (that is children who do not earn their own living)? \_\_\_\_\_

10. How many members of your household are disabled or handicapped? \_\_\_\_\_

11. Which of the following best describes the composition of your household?

- ☐ a. a family headed by a married or common-law couple (with or without children)
- ☐ b. a single parent family headed by a mother living with one or more of her children?
- ☐ c. a single parent family headed by a father with one or more of his children?
- ☐ d. two or more unrelated persons living

together?

12. In what year were you born? \_\_\_\_\_

13. To which ethnic or cultural group do you or ancestors belong to on the male side?

.....  
14. Choosing your response from this card (card B) which category best represents the highest level of education you have completed.

- ☐ 1. did not attend high school
- ☐ 2. attended but did not graduate from high school
- ☐ 3. high school graduate
- ☐ 4. some postsecondary (specify \_\_\_\_\_)
- ☐ 5. postsecondary degree or diploma

15. Choosing your response from this card (card C) which category best represents the main source of income for your household in the past year?

- ☐ 1. earnings from employment (Question 16i)
- ☐ 2. social assistance (Question 17)
- ☐ 3. disability pension
- ☐ 4. private retirement pension
- ☐ 5. old age security
- ☐ 6. unemployment insurance
- ☐ 8. other (specify \_\_\_\_\_)

16. Choosing your response from this card (card E) into which category would your total household income in 1982 fall? (household income includes income from all occupants in this household from all sources)

- ☐ 1. less than 8,500
- ☐ 2. 8,501 - 12,000
- ☐ 3. 12,001 - 15,500
- ☐ 4. 15,501 - 18,000
- ☐ 5. 18,001 - 21,500
- ☐ 6. more than 21,501

17. Sex of respondent

- ☐ 1. Male
- ☐ 2. Female